

TWENTY-THIRD ANNUAL REPORT

OF THE

Auditor of State, of the State of Iowa,

ON

INSURANCE.

1892.

J. A. LYONS,  
AUDITOR OF STATE.

Compiled from annual statements, for the year ending December 31, 1891.

DES MOINES:  
G. H. RAGSDALE, STATE PRINTER.  
1892.

STATE OF IOWA,  
OFFICE OF AUDITOR OF STATE,  
DES MOINES, May 1, 1892. }

*To the General Assembly of Iowa:*

GENTLEMEN—I herewith submit for your consideration, the twenty-third annual report of the Insurance Department, showing the business transacted in Iowa during the year ending December 31, 1891, by all companies authorized by this department to transact insurance business in the State. Also detailed statements of each of the Iowa fire insurance companies, and the Iowa life insurance companies, and tables showing an analyzed and classified exhibit of the assets and liabilities of the different insurance companies transacting business in this State, during the year 1891, that have filed annual statements in this department for the year 1892.

Respectfully,

J. A. LYONS,  
*Auditor of State.*



## IOWA INSURANCE REPORT, 1892.

### GENERAL REMARKS.

#### COMPANIES OTHER THAN LIFE.

One hundred and twenty fire insurance companies, one joint stock live stock insurance company, one steam boiler insurance company, four plate glass insurance companies, two fidelity insurance companies, two accident insurance companies and two companies doing an employers liability business, were authorized to do business in the State during the year 1891.

Of the fire insurance companies there were thirteen Iowa joint stock companies and six Iowa mutual companies, seventy-eight joint stock companies, and two mutual companies of other States, and twenty-one United States branches of foreign companies. There were also one hundred and thirty-one mutual fire and tornado associations of this State transacting business herein as authorized under section 1160, of the Code of 1873 and amendments thereto.

Since submitting the twenty-second annual report on insurance, the following companies have been authorized to transact their appropriate business in this State, viz:

Key City Fire Insurance Company, Dubuque, Iowa, with a paid up capital of \$50,000. Iowa Fire Insurance Company, Des Moines, Iowa, with a paid up capital of \$25,000. Firemen's Insurance Company, Chicago, Illinois, with a paid up capital of \$250,000. Firemen's Insurance Company, Newark, N. J., with a paid up capital of \$600,000. National Fire Insurance Company, New York, N. Y., with a paid up capital of \$200,000. St. Paul German Accident Insurance Company, St. Paul, Minn., with



a paid up capital of \$200,000. Anchor Mutual Fire Insurance Company, Creston, Iowa, mutual. Merchants and Manufacturers Fire Insurance Company, Clinton, Iowa, with a paid up capital of \$25,000.

For a full and complete statement of the business transacted by the various fire insurance companies doing business in this State during the year 1891, including gross assets, liabilities, income and expenditures, you are respectfully referred to fire insurance tables, one to five inclusive, herewith submitted.

The Western Home Insurance Company, of Sioux City, Iowa, has during the past year made an assignment, and the assignee is closing up its affairs. The Mutual Artisans Insurance Company, of Muscatine, Iowa, became so involved, in the spring of 1891, that I deemed it proper to make an examination of its condition to ascertain its solvency. The examination showed its affairs to be badly tangled and the company without any competent management.

Acting in accordance with the provisions of section 1149, Code of Iowa, 1873, I at once communicated the results of my examination to the Attorney-General, together with the request that he apply to the court for a receiver for the company. This was done, and a receiver appointed, who is now closing up its affairs. As yet he has made no report of his doings, and I am, therefore, unable to state at this date the exact status of its affairs.

On April 7th, 1891, the Northern Fire Insurance Company, of Sioux City, Iowa, completed its organization, paid in its capital of \$25,000 and was authorized to commence business. In December, 1891, its officers decided to cease writing new business, but determined to maintain its organization to the better enable it to close up its affairs. Its then existing policies are rapidly being taken up by other companies, and at the date of this report its risks are almost entirely canceled.

The Merchants and Manufacturers Mutual Fire Association, of Clinton, Iowa, re-insured its entire business, November, 1891, in the Merchants and Manufacturers Fire Insurance Company, of Clinton, Iowa. This company was organized by the directors of the Merchants and Manufacturers Mutual Fire Association as a distinct and separate corporation, to re-insure the business of the Association and that the future business might be done upon the joint stock plan. The Amazon Insurance Company, of Cincinnati, Ohio; Armstrong Fire Insurance Company, New York, N. Y.; Denver Fire Insurance Company, of Denver, Col.; Fire Association

of New York, N. Y.; Mutual Fire Insurance Company, New York, N. Y.; National Fire Insurance Company, New York, N. Y.; Queen Insurance Company, U. S. branch, New York, N. Y.; Knoxville Fire Insurance Company, Knoxville, Tenn., and the Liberty Insurance Company, New York, N. Y., have not applied for a renewal of their certificates for the year 1892, having re-insured their business and withdrawn from this state.

The St. Paul German Insurance Company and the St. Paul German Accident Insurance Company, both of St. Paul, Minn., have made assignments this year and their affairs are now being closed up under the laws of the state of Minnesota.

The Delaware Mutual Safety Insurance Company has changed its name, dropping the words "Mutual Safety," being now the Delaware Insurance Company, and the German Insurance and Savings Institution of Quincy, Ill., has eliminated the words "and Savings Institution," and is now the German Insurance Company.

#### LIFE AND ACCIDENT COMPANIES.

There were thirty life companies, one of which, the Travelers' Life, does also an accident business, and one, the Standard Accident, that does exclusively an accident business in this State. Of this number, four are Iowa companies, one joint stock and three mutuals. I call your attention to life insurance tables, one to three inclusive, which show the business done, risks written and terminated during the year, and the financial standing of the several companies authorized by this department to do a life business during the year.

The Commercial Alliance Life Insurance Company, New York, N. Y., has not had its certificate renewed for the current year.

During the past year the Union Life Insurance Company, Omaha, Neb., with a paid up capital of \$125,000, has been authorized to transact its appropriate business in this State.

#### ASSESSMENT INSURANCE.

There have been, at the date of issuing this report, forty-five mutual benefit associations doing business on the assessment plan, authorized to transact business in the State during the year 1892.

Of this number twenty-two are Iowa associations, including two assessment live stock associations. For a more complete statement of the business done by assessment associations during the past year, your attention is called to the detailed statement of each association, which will be found under their appropriate heads.



Of the mutual benefit associations doing business in this State in 1891, the Total Abstinence Life Association of America, Chicago, Ill., has not had its certificate renewed for 1892. The Mutual Benefit Department of the Order of Railway Conductors, Cedar Rapids, Iowa, made a report of its condition at close of business July 31, 1891, and at the same time gave notice of its desire and intention to cease doing business as a corporation, as follows:

The incorporation of the Order of Railway Conductors was dissolved in accordance with the laws of Iowa, August 1, 1891, and the business is continued as a voluntary association under the exemption provided for in section 21, chapter 65, of the laws of the Twenty-first General Assembly.

An attempt to give good indemnity at too low a rate of assessment caused the retirement of the World's Industrial Accident Association, Dubuque, Iowa. On or about December 10, 1891, it made an assessment to pay its then unpaid losses, giving, at the same time, notice that the Manufacturers Accident Indemnity Company of Geneva, N. Y., would take up the certificates and write its own certificates on all the members who chose to change. The association also gave notice of its intended dissolution and expired.

The insurance laws enacted by the Twenty-fourth General Assembly are, in my opinion, needed for the better government of the companies. Chapter 29 amends section 1132 of the Code, and provides a separate subdivision for employers liability insurance and steam boiler insurance, defining and restricting each branch and giving to it a legal status under the law. One of them, chapter 30, governing the investment of the trust funds of mutual benefit associations of this State, has been advocated by me in my former reports.

In amending section 1132, Code, the striking out of the words "be organized to" makes section 1132 applicable to companies from other States and countries as well as to Iowa companies. It is therefore made necessary that a company organized to do a multifarious business shall choose which one of the kind of insurance business provided for in the seven subdivisions of section 1132 it wishes to do in this State, and confine itself, in Iowa, exclusively to that kind of business.

## INSURANCE LAWS.

### CHAPTER XXXIII LAWS OF 1890.

#### DISCRIMINATION.

AN ACT to prevent discrimination in Life Insurance.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That no Life Insurance Company doing business in Iowa shall make or permit any distinction or discrimination in favor of individuals, between insurants of the same class and equal expectations of life in the amount or payment of premiums or rates charged for policies of life or endowment insurance, or in the dividends or other benefits payable thereon, or in any other of the terms and conditions of the contract it makes; nor shall any such company or any agent thereof make any contract of insurance or agreement as to such contract, other than is plainly expressed in the policy issued thereon; nor shall any such company or agent pay or allow, or offer to pay or allow, as inducement to insurance, any rebate or premium payable on the policy, or any special favor or advantage in the dividends or other benefits to accrue thereon, or any valuable consideration or inducement whatever not specified in the policy contract of insurance.

SEC. 2. Every corporation or officer or agent thereof who shall wilfully violate any of the provisions of this act shall be fined in any sum not exceeding five hundred dollars (\$500) to be recovered by action in the name of the State and on collection paid into the county treasury for the benefit of the common school fund and a revocation of the license for three years.

SEC. 3. This act being deemed of immediate importance shall be in force from and after its publication in the *Leader* and *Register*, newspapers published in Des Moines, Iowa.

Approved, April 17, 1890.

I hereby certify that the foregoing act was published in the *Iowa State Register* April 24, and in the *Des Moines Leader* April —, 1890.

FRANK D. JACKSON,  
Secretary of State.



## CHAPTER 28.—LAWS OF 1892.

## EXEMPTIONS OF LIFE INSURANCE MONEY.

AN ACT to amend Section 1182, of the Code of 1873 and exempting funds realized from life insurance from debt.

*Be it enacted by the General Assembly of the State of Iowa:*

That Section eleven hundred and eighty-two (1182) of the Code, is hereby amended by adding thereto the following:

"And the avails of all policies of insurance on the life of any individual payable to his surviving widow shall be exempt from liabilities for all debts of such beneficiary contracted prior to the death of the assured; *provided*, that in any case the total exemption for the benefit of any one person under the provisions of this section shall not exceed the sum of five thousand (5,000) dollars."

Approved April 6, 1892.

## CHAPTER 29.—LAWS OF 1892.

## INSURANCE OF EMPLOYEES IN CERTAIN CASES.

AN ACT to Amend Section 1182 of the Code of Iowa as to Insurance.

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That section 1182 of the Code of 1873 of Iowa be and it is hereby amended as follows, to-wit:

Insert after the first paragraph of sub-division five thereof, the following, which shall constitute the sixth and seventh paragraphs of said section, to-wit:

"6. To insure employers against loss in consequence of accidents or casualties of any kind to persons or property, or both, resulting from any act of any one in their employ or from any accident or casualty to persons or property, or both, occurring in or connected with the transaction of their business, or from the operation of any machinery connected therewith except such insurance as is provided for in sub-division 7 hereof.

"7. To insure against loss or injury to person or property, or both, growing out of explosion or rupture of steam boilers."

Also by striking out the words "be organized to" in the first line of the last paragraph of said section.

Also by striking out the word "five" in the second line of the last paragraph of said section, and inserting in lieu thereof the word "seven."

SEC. 2. This act, being deemed of immediate importance, shall be in force and take effect from and after its publication in the Iowa State Register and Des Moines Leader, newspapers published in Des Moines, Iowa.  
Approved March 25, 1892.

I hereby certify that the foregoing act was published in the *Iowa State Register* and *Des Moines Leader*, March 26, 1892.

W. M. McFARLAND, *Secretary of State*.

## CHAPTER 30.—LAWS OF 1892.

## INVESTMENT BY INSURANCE COMPANIES.

AN ACT to amend Section 9, Chapter 65, Acts of the Twenty-first General Assembly. [*Relative to Investments by Insurance Companies.*]

*Be it enacted by the General Assembly of the State of Iowa:*

SECTION 1. That section 9 of chapter 65, laws of the twenty-first general assembly, be hereby amended by striking out after the word accumulation in the fourth line of said section the words, "in bonds or treasury notes of the United States, or of this state or other states, or in interest bearing bonds of any municipal corporation in Iowa, or in notes secured by mortgage on unincumbered real estate in the state of Iowa, not to exceed forty per cent of the appraised value thereof exclusive of improvements," and insert in lieu thereof the following, to-wit: In bonds of the United States. In bonds of this state or any other state if at or above par. In bonds and mortgages on unincumbered real estate within this state, or in any other state in which such company is transacting an insurance business, worth at least twice the amount loaned thereon, exclusive of improvements.

In bonds or other evidences of indebtedness, bearing interest, of any county, incorporated city, town, or school district within this state or any other state in which such company is transacting an insurance business, where such bonds or other evidences of indebtedness are issued by authority of law, and are approved by the executive council.

And a sum not exceeding five per cent of the assets may be invested in stocks of national banks, now or hereafter organized under the laws of the United States.

SEC. 2. This act being deemed of immediate importatce shall take effect on and after its publication in the Iowa State Register and Des Moines Leader.

Approved April 16, 1892.

I hereby certify that the foregoing act was published in the *Des Moines Leader*, April 19, and the *Iowa State Register*, April 27, 1892.

W. M. McFARLAND, *Secretary of State*.



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## PART I,

CONTAINING

Annual statements of Iowa Fire and Marine Insurance companies made to and filed with the Auditor of State, 1892.

Statistical tables, exhibiting the condition and business of all Insurance Companies, other than Life, transacting business in Iowa in 1891, and filing Annual Statements in 1892.

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## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition and affairs of the*

### ANCHOR MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the  
State of Iowa, in pursuance of the laws of said State.

*President, B. F. HEINLY.*

*Secretary, GEORGE J. DELMEGE.*

[Organized or incorporated July 1, 1889. Commenced business July 18, 1890.]

Principal office, Creston, Iowa.

#### CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash .....	Mutual.

#### ASSETS.

Cash in company's principal office.....	\$ 445.00
Cash belonging to company deposited in bank:	
Iowa State Savings Bank.....	1,129.82
Premium notes taken for fire, lightning, windstorm and tornado risks. ....	33,672.05
Bills receivable, not more than six months past due.....	380.00
All other property belonging to company, viz:	
Due from agents and other companies.....	1,319.29
The gross amount of all the assets of the company .....	\$ 36,946.16

#### LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	\$ 2,117.40
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	None.
Losses resisted, including interest, cost and other expenses thereon.....	3,093.00
Total gross amount of claims for losses.....	\$ 5,210.40
Deduct re-insurance thereon:	
Merchants' & Bankers' Mutual Insurance Company.....	\$ 1,250.00
Net amount of unpaid losses.....	3,960.40
Guarantee fund actually paid up in cash .....	11,380.47
Return premiums.....	398.85
Total amount of all liabilities.....	\$ 15,739.72
Aggregate amount of all liabilities. ....	\$ 15,739.72



## INCOME DURING THE YEAR.

	For fire risks
Gross premiums received in cash, without any deduction (including \$6,168.27 received on premiums of previous years)....	19,346.05
Deduct only re-insurance, rebate, abatement and return premiums.....	699.44
Net cash actually received for premiums, including \$6,168.27 received on premiums of previous years.....	\$ 18,646.61
Income received from all other sources:	
Guarantee fund, assessments, etc.....	3,028.11
Aggregate amount of income actually received during the year in cash, including \$1,618.27 received on premiums of previous years.....	21,674.72

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$4,441.00, losses occurring in previous years).....	\$ 9,464.30
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$..... and all amounts actually received, for re-insurance in other companies, \$.....; total deductions.....	1,151.39
Net amount paid during the year for losses.....	\$ 8,312.91
Paid for commissions or brokerage.....	1,937.64
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	5,133.88
All other payments and expenditures:	
Rents, postage, stationery and printing; road expense, etc..	\$ 4,695.47
Aggregate amount of actual expenditures during the year, in cash.....	\$ 20,099.90

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the previous year.....	\$ 963,749.50	\$ 28,550.25
Written or renewed during the year.....	\$1,009,166.33	\$ 46,643.73
Total.....	\$1,972,915.83	\$ 75,196.98
Deduct those expired and marked off as terminated.....	857,381.50	29,231.97
In force at the end of the year, December 31, 1891.....	\$1,115,534.33	\$ 45,965.01
Deduct amount re-insured.....	94,123.31	1,645.86
Net amount in force.....	\$1,021,411.02	\$ 44,319.15

## ANNUAL STATEMENT.

For the year ending December 31, 1891, of the condition and affairs of the

## BURLINGTON INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in the pursuance of the laws of said State.

President, JNO. G. MILLER.

Secretary, JACOB ALTER.

[Organized or incorporated, December 21, 1860. Commenced business, February 12, 1861.]

Principal office, Burlington, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 300,000.00
Whole amount of capital actually paid up in cash.....	200,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of incumbrance thereon), as specified in Schedule A. hereunto annexed..	\$ 143,220.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	103,078.27
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	8,965.82
Interest due on all said mortgage loans, \$922.17; interest accrued thereon, \$2,341.45; total.....	3,163.62
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 239,175.00
Value of the buildings mortgaged (insured for \$56,250.00) as collateral.....	80,000.00
Total value of said mortgaged premises.....	\$ 309,175.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company:

	Total par value.	Total market value.
Stocks, C., B. & Q. R. R., 50 shares.....	\$ 5,000.00	\$ 5,400.00
Bonds, Burlington city water bonds, six per cent....	4,000.00	4,240.00
Bonds, Burlington city bonds, five per cent.....	12,000.00	12,750.00
Bonds, C., B. & N. R. R. bonds, five per cent.....	5,000.00	5,312.50

Total par and market value (carried out at market value)..... \$ 26,000.00 \$ 27,702.50 \$ 27,702.50



Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Merchants National Bank stock Burlington, Iowa, 20 shares.....	\$ 2,000.00	\$ 3,500.00	\$ 1,700.00
Merchants National Bank stock Burlington, Iowa, 30 shares.....	3,000.00	5,250.00	2,500.00
Burlington Lumber Co., 20 shares capital stock.....	10,000.00	20,000.00	9,000.00
Real estate in Des Moines county Iowa, first mortgage.....	6,000.00	6,000.00	2,500.00
Total par and market value, and amount loaned thereon.....	\$ 21,000.00	\$ 34,750.00	\$ 15,700.00
Cash in the company's principal office.....			7,006.42
Cash belonging to the company deposited in bank:			
Merchant's National Bank, Burlington, Iowa.....			20,281.39
National State Bank, Burlington, Iowa.....			17,335.90
First National Bank, Chicago, Illinois.....			7,888.55
Total.....			\$ 45,508.84
Interest due and accrued on collateral loans.....			206.35
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			50,874.05
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest thereon).....			16,127.93
Bills receivable, past due, (including judgment and interest accrued thereon) \$22,459.15 @ 75 per cent.....			61,844.35
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance on losses already paid: German American Insurance Co., New York, \$5,093.03; Western Home Insurance Co., \$2,147.90; Dubuque F. & M. Insurance Co., \$225.17; Packers and Provision Dealers Insurance Co., \$250.00. Total.....			7,716.10
The gross amount of all the assets of the company.....			\$ 491,111.85

#### TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company.	\$ 21,977.96
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year. If so, what amount.....	None.

#### LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 18,965.74
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	17,232.40
Losses resisted, including interest, costs and other expenses thereon.....	3,828.35
Total gross amount of claims for losses.....	\$ 40,026.49
Deduct re-insurance thereon:	
St. Paul F. & M. Ins. Co.....	\$ 368.11
United Fire Re-insurance Co.....	1,546.06
German-American Ins. Co.....	2,757.70
Dubuque F. & M. Ins. Co.....	54.00
Sun Fire Office.....	1.50
Traders Ins. Co.....	119.32
Packers and Provision Dealers Ins. Co.....	11.25
	\$ 4,858.93

Net amount of unpaid losses..... \$ 35,167.56

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$128,733.29; unearned premiums (50 per cent).....	\$ 64,366.65
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$405,900.74; unearned premiums (pro rata).....	194,968.68
	\$ 259,335.33
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.....	91,803.16
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 167,443.17
Amount reclaimable by the assured on perpetual fire insurance policies, being .... per cent of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies, or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profit which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$5,020.10; total.....	\$ 5,020.10
Total amount of liabilities, except capital stock and net surplus.....	\$ 207,629.83
Joint-stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and other liabilities.....	83,482.02
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.

Aggregate amount of liabilities, including paid-up capital stock and net surplus.....	\$ 491,111.85
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#### TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes.....	\$ 21,977.96
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## INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 230,507.75	
Deduct only re-insurance, rebate, abatement and return premium.....	10,942.40	
Net cash actually received for premiums.....	\$ 219,565.35	\$ 219,565.35
Bills and notes received during the year for premiums, remaining unpaid.....	67,002.58	
Received for interest on bonds and mortgages .....	9,283.42	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	4,535.12	
Income received from all sources, viz: Rents, \$1,160.48; judgments and other sources, \$60,229.05; total.....	61,389.52	
Deposit premiums (less 5 per cent) received for perpetual fire risks.. None.		
Received for calls on capital, none; for increased capital, none; total, none.		
Aggregate amount of income actually received during the year in cash.....		\$ 294,773.42

## EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$28,742.85, losses occurring in previous years).....	\$ 172,320.15	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$15,987.00; total deductions.....	15,987.00	
Net amount paid during the year for losses.....	\$ 156,333.15	\$ 156,333.15
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$20,000.00).....	20,000.00	
Scrip or certificates of profits redeemed in cash, none; interest paid to scripolders, none; total.....	None.	
Paid for commissions or brokerage.....	58,362.71	
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	29,316.52	
Paid for State and local taxes in this and other states.....	6,125.47	
All other payments and expenditures, viz: Office rent, postage, advertising and all other expenditures.....	14,455.05	
Amount of deposit premium returned during the year on perpetual fire risks.....	None.	
Aggregate amount of actual expenditures during the year in cash.		\$ 284,593.10

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year. ....	\$ 35,306,321	\$ 552,009.30
Written or renewed during the year .....	14,403,306	248,170.19
Total.....	\$ 49,709,627	\$ 800,179.58
Deduct those expired and marked off as terminated.....	14,171,712	265,545.55
In force at the end of the year.....	\$ 35,537,915	\$ 534,634.03
Deduct amount re-insured.....	10,401,052	237,577.32
Net amount in force.....	\$ 24,836,863	\$ 297,056.71

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## CAPITAL INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said state.

President, W. W. LYONS.

Secretary, J. K. GILCREST.

[Organized or incorporated, Jan. 7, 1884. Commenced business, Jan. 24, 1884.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 13,587.07
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due .....	14,285.01
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$200.00 is in process of foreclosure).....	4,428.62
Interest due on all said mortgage loans, \$1,423.61; interest accrued thereon, \$528.30; total.....	1,951.91
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 31,975.00
Value of the buildings mortgaged (insured for \$2,650.00 as collateral).....	5,750.00
Total value of said mortgaged premises.....	\$ 37,725.00
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:	

	Total par value	Total market value	
Beglebing-Buttall Piano Company.....	\$ 100.00	\$ 100.00	100.00
Total par and market value.....	\$ 100.00	\$ 100.00	
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....		None.	
Cash in the company's principal office.....			674.46
Cash belonging to the company deposited in bank:			
Valley National Bank.....			4,347.66



Interest due and accrued on stocks and bonds not included in "market value".....	None.
Interest due and accrued on collateral loans.....	None.
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	\$ 10,139.35
Gross premiums (as written in the policies) in course of collection, more than three months due.....	5,508.52
Bills receivable, not matured, taken for fire, marine and inland risks, (including \$1,226.90, interest accrued thereon).....	15,312.61
Bills receivable, not more than six months past due (including \$356.80, interest accrued thereon).....	4,816.92
Bills receivable, more than six months due (including \$5,054.74, interest accrued thereon).....	20,555.61
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance on losses already paid, none; maps, \$1,596.31; furniture and fixtures, \$1,163.07; office supplies, \$3,239.69; due on assessments, \$677.40; general accounts, \$1,545.11; total.....	8,221.58
The gross amount of all the assets of the company.....	\$ 103,949.32
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,163.07, \$3,239.69; total deductions.....	4,402.76
Amount of premiums unpaid on policies which have been issued more than three months.....	None.
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 99,546.56

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 2,700.00
Losses resisted, including interest, costs and other expenses thereon.....	2,981.77
Total gross amount of claims for losses.....	\$ 5,771.77
Deduct re-insurance thereon.....	1,170.00
Net amount of unpaid losses.....	\$ 4,601.77
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$5,460.56; unearned premiums (40 per cent.).....	\$ 22,184.22
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$61,224.39; unearned premiums (40 per cent.).....	24,489.76
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$.....; unearned premiums (... per cent.).....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	\$ 46,673.98
Amount reclaimable by the insured on perpetual fire insurance policies, being (...) per cent. of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.

Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	90.38
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents, \$420.00; return premiums, \$.....; total.....	420.00
Total amount of all liabilities, except capital stock and net surplus.....	\$ 51,786.13
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	22,760.43
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 99,546.56

## INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deductions.....	\$ 73,102.66	
Deduct only re-insurance, rebate, abatement and return premiums.....	5,973.03	
Net cash actually received for premiums.....	\$ 67,129.63	\$ 67,129.63
Bills and notes received during the year for premiums, remaining unpaid.....	14,115.71	
Received for interest on bonds and mortgages.....		2,360.79
Aggregate amount of income actually received during the year in cash.....		\$ 69,460.42

## EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$2,134.50, losses occurring in previous years).....	\$ 34,308.63	
Deduct all amounts actually received for salvages (whether in losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$.....; total deductions.....	5,413.95	
Net amount paid during the year for losses.....	\$ 28,794.68	\$ 28,794.68
Cash dividends actually paid stockholders, (amount of stockholders' dividends declared during the year).....	None.	
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip-holders, none; total.....	None.	
Paid for commissions.....		13,013.00
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		7,012.83
All other payments and expenditures, viz: Legal expenses, advertising, compact expenses, agents' expenses, rent, adjusting expenses, traveling expenses, postage, return premiums, office and all other expenses.....		13,930.59
Aggregate amount of actual expenditures during the year, in cash.....		\$ 60,760.19

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 5,562,467	\$ 114,354.19
Written or renewed during the year.....	3,700,511	80,629.20
Total.....	\$ 9,262,978	\$ 194,983.39
Deduct those expired and marked off as terminated.....	3,771,870	69,913.05
In force at the end of the year.....	\$ 5,431,108	\$ 125,070.34
Deduct amount re-insured.....	401,341	8,385.39
Net amount in force.....	\$ 5,029,767	\$ 116,684.95



## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## COUNCIL BLUFFS INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, A. T. FLICKINGER.

Secretary, J. Q. ANDERSON.

[Organized or incorporated March, 1881. Commenced business May, 1881.]

Principal office, Council Bluffs, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon) .....	850.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	21,723.30
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$7,294.45; total.....	7,294.45
Value of lands mortgaged, exclusive of buildings and perishable improvements. ....	65,285.00
Value of buildings mortgaged (insured for \$7,000 as collateral)...	11,000.00
Total value of said mortgaged premiums .....	\$ 76,285.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Stock First National Bank, Shenandoah, Iowa..	\$ 2,000.00	\$ 3,400.00	\$ 4,750.00
Stock First National Bank, Grand Island, Neb..	3,000.00	3,750.00	
Total par and market value, and amount loaned thereon...	\$ 5,000.00	\$ 7,150.00	\$ 4,750.00
Cash in company's principal office.....			1,704.44
Cash belonging to the company deposited in bank:			
First National Bank, Chicago, Ill.....			2.47
Interest due and accrued on collateral loans.....			2,228.94
Gross premiums (as written in policies) in course of collection .....			6,082.16
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$533.89 interest accrued thereon) .....			13,706.52

Bills receivable, not more than six months past due (including \$34.99 interest accrued thereon).....	1,834.
Bills receivable, more than six months past due. \$19,767.04; judgments, \$14,314.04, and accrued interest, \$3,184.78.....	37,265.86
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance, on losses already paid; due from stock-holders and others, \$2,775.72; personal property, \$2,028.30; furniture and fixtures, \$4,358.61; books, \$124.00; collection, per cent \$1,486.44; total .....	10,773.07

The gross amount of all the assets of the company ..... \$ 108,212.94

Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$12,804.97; \$7,997.35; total deductions .....	20,802.32
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Aggregate amount of all the assets of the company, stated at their actual value..... \$ 87,320.62

## TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company..... None.  
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year. If so, what amount..... None.

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	\$ 2,015.55
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, cost and other expenses thereon.....	1,000.00

Total amount of claims for losses..... \$ 3,015.55

Deduct re-insurance thereon..... None.

Net amount of unpaid losses .....	\$ 3,015.55
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$22,942.07; unearned premiums (40 per cent).....	9,176.83
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$66,308.36; unearned premiums (pro rata), 40 per cent.....	26,523.34
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, none; unearned premiums. ....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.

Total unearned premiums as computed above..... 35,700.17

Amount reclaimable by the insured on perpetual fire insurance policies being (....) per cent of the premium or deposit received..... None.  
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department .....

Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement. .... None.  
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed..... None.  
Interest due and declared remaining unpaid or uncalled for..... None.  
Cash dividends to stockholders remaining unpaid..... None.



Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	\$ 391.75
Due and to become due for borrowed money.....	6,768.13
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$1,341.73; return premium, none; total.....	1,341.73
Total amount of all liabilities, except capital stock, and net surplus.....	\$ 47,397.30
Joint stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	15,113.56
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve..... None.	
Aggregate amount of all liabilities, including paid-up capital stock, and net surplus.....	\$ 87,510.86

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 42,318.07
Deduct only re-insurance, rebate, abatement and return premiums.....	6,497.74
Net cash actually received for premiums.....	\$ 35,820.33
Received for interest on bonds and mortgages.....	1,737.84
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	380.00
Income received from all other sources, viz: Rents, none; endorsement fees, \$8.50; total.....	8.50
Deposit premiums (less 5 per cent) received for perpetual fire risks.. None.	
Received for calls on capital, none; for increased capital, none; total, none.	
Aggregate amount of income actually received during the year in cash.....	\$ 37,946.47

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$1,771.22 losses occurring in previous years).....	\$ 12,638.12
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for re-insurance in other companies, none.	
Net amount paid during the year for losses.....	\$ 12,638.12
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year).....	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scripolders.....	None.
Paid for commissions on brokerage.....	\$ 6,897.15
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	11,601.11
Paid for State and local taxes in this and other States.....	153.30
All other payments and expenditures, viz: Interest, \$48.54; expense, \$525.14; Ex. Po. and Ex., \$59.47; mileage, \$40.00; Und. Ex., \$29.27; losses in court, \$2,136.16; rent, \$415.00; total.....	3,653.58
Amount of deposit premiums returned during the year on perpetual fire risks.....	None.
Aggregate amount of actual expenditures during the year in cash.....	\$ 34,943.26

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 3,837,670	\$ 94,028.44
Written or renewed during the year.....	1,855,370	42,742.97
Total.....	\$ 5,693,040	\$ 136,771.41
Deduct those expired and marked off as terminated.....	1,697,531	45,624.25
In force at the end of the year.....	\$ 3,995,409	\$ 91,147.16
Deduct amount re-insured.....	111,572	1,896.73
Net amount in force.....	\$ 3,883,837	\$ 89,250.43

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## DES MOINES INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. G. ROUNDS.

Secretary, J. S. CLARK.

(Organized or incorporated, October, 1881. Commenced business, October, 1881.)

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$5,500, the amount of incumbrance thereon).....	\$ 14,500.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	22,520.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	2,972.77
Interest due on all said mortgage loans, \$736.94; interest accrued thereon, \$533.31; total.....	1,270.25
Account of stocks, bonds and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each;	



	Total par Value.
Begleberg-Buttel Piano Company (certificate of stock).....	\$ 100.00
Total par and market value, and amount loaned thereon.....	\$ 100.00
Cash in the company's principal office.....	3,641.12
Cash belonging to company deposited in bank:	
Citizens' National Bank.....	11,782.54
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	9,667.54
Bills receivable, not matured, taken for fire, marine and inland risks (including \$3,136.88 interest thereon).....	101,164.29
Bills receivable, not more than six months past due (including \$449.38 interest thereon).....	7,361.83
Judgments (including \$3,239.49 interest) less 10 per cent depreciation.....	18,942.50
All other property belonging to the company, viz.: Rents due and accrued, \$92.22; due from other companies for re-insurance, on losses already paid (Anchor), \$367.40; maps, \$1,940.63.....	2,400.25
Bills receivable six months, and not more than two years past due (including \$738.93 interest).....	9,975.54
Bills receivable, more than two years past due (less 20 per cent).....	14,001.00
Office furniture and fixtures.....	2,841.33
The gross amount of all the assets of the company.....	\$ 222,140.96
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	2,841.33
Aggregate amount of all the assets of the company stated at their actual value.....	\$ 219,299.63

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due. None.	
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses. None.	
Losses resisted, including interest, costs and other expenses thereon.....	\$ 1,000.00
Total gross amount of claims for losses.....	\$ 1,000.00
Deduct re-insurance thereon:	
Dubuque Fire and Marine Insurance Company.....	300.00
Net amount of unpaid losses.....	\$ 700.00
Gross premiums received and receivable upon all unexpired fire risks, \$343,026.66; unearned premiums (pro rata) 40 per cent.....	137,210.66
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz.: Re-insurance, \$9,358.08; State, city, county or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$1,028.57; due justice of the peace, \$70.12; return premiums, \$.....; total.....	10,456.77
Total amount of all liabilities, except capital stock and net surplus..	\$ 148,367.43
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	45,932.20
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 219,299.63

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any reduction (including \$40,122.19, premiums of previous years).....	\$ 155,478.67
Deduct only re-insurance, \$19,175.31; rebate, abatement and return premiums, \$9,739.78.....	28,935.09
Net cash actually received for premiums.....	\$ 126,543.58
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 79,776.97
Received for interest on bonds and mortgages.....	1,209.46
Received for interest and dividends on stocks and bonds, collateral loans and from all sources.....	2,634.99
Income received from all other sources, viz.: Rents, \$638.52; total.....	638.52
Aggregate amount of income actually received during the year in cash.....	\$ 131,026.55

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 55,480.46
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$.....; total deductions.....	6,176.71
Net amount paid during the year for losses.....	\$ 49,303.74
Paid for commissions or brokerage.....	38,155.84
Paid for salaries, fees and all other charges of officers, clerks, agents and other employes.....	19,585.18
Paid for State and local taxes in this and other States.....	833.34
All other payments and expenditures, viz.: Adjusting expenses, \$147.14; attorney's fees, \$1,217.79; traveling expenses, \$4,612.28; profit and loss, \$293.25; advertising, \$730.38; postage and exchange, \$1,651.99; general expense, \$3,193.81; printing and stationery, \$2,595.39; costs on judgments, \$563.17; interest, \$341.25; total.....	15,346.36
Aggregate amount of actual expenditures during the year, in cash...	\$ 123,224.46

## MISCELLANEOUS.

## Risks and Premiums.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year....	\$ 11,540,884	\$ 264,220.89
Written or renewed during the year.....	8,887,583	200,674.31
Total.....	\$ 20,428,467	\$ 464,895.17
Deduct those expired and marked off as terminated.....	3,993,802	83,386.30
In force at the end of the year.....	\$ 16,434,665	\$ 381,508.87
Deduct the amount re-insured, and suspensions.....	686,774	38,482.21
Net amount in force.....	\$ 15,747,891	\$ 343,026.66



## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## DUBUQUE FIRE AND MARINE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, THOS. CONNOLLY.

Secretary, N. J. SCHREP.

[Organized or incorporated, July 18, 1883. Commenced business, July 18, 1883.]

Principal office, Dubuque, Iowa.

## CAPITAL

Whole amount of joint stock or guaranteed capital authorized .....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

## ASSETS.

Value of real estate owned by the company (less none, the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 120,768.33
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	10,005.95
Interest due on all said mortgage loans, \$1,605.58; interest accrued thereon, \$5,686.60; total.....	7,292.27
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 363,050.00
Value of buildings mortgaged (insured for \$128,500.00 as collateral).....	230,750.00
Total value of said mortgaged premises.....	\$ 593,800.00
Account of bonds of the United States, of this State, and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:	

	Total par value.	Total market value.	
City of Dubuque bond .....	\$ 1,000.00	\$ 1,000.00	
5 shares Julien House Co. stock .....	500.00	375.00	
3 shares Grand Opera House Co. stock.....	300.00	150.00	
Bond of Congregation of Cherokee, Iowa.....	1,000.00	1,000.00	
Total par and market value.....	\$ 2,800.00	\$ 2,525.00	\$ 2,525.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
80 shares Julien House Co stock.....	\$ 8,000.00	\$ 6,000.00	\$ 5,000.00
20 shares German Trust and Savings Bank stock, Dubuque.....	2,000.00	2,500.00	2,000.00
14 shares German Bank stock.....	1,400.00	1,400.00	
3 shares Norwegian Plow Co. stock.....	300.00	300.00	1,500.00
25 shares German Bank stock.....	2,500.00	2,500.00	1,875.00
10 shares German Bank stock.....	1,000.00	1,000.00	
10 shares Citizens' State Bank stock.....	1,000.00	1,000.00	950.00
Total par and market value and amount loaned thereon.....	\$ 16,200.00	\$ 14,700.00	\$ 11,325.00
Cash in the company's principal office.....			260.48
Cash belonging to the company deposited in bank:			
First National.....		\$ 2,000.00	
Second National.....		3,375.00	
Dubuque National.....		14,000.00	
Dubuque County.....		2,900.00	
German State, Dyersville.....		2,000.00	
Cascade.....		3,000.00	
Lovell, Monticello.....		2,000.00	
Citizens' State.....		7,000.00	
German Trust and Savings.....		7,375.00	
Iowa Trust and Savings.....		15,750.00	
German.....		11,161.14	
Total.....			69,661.14
Interest due and accrued on stocks and bonds not included in "market value" .....			22.53
Interest due and accrued on collateral loans.....			124.10
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			3,829.93
Gross premiums (as written in the policies) in course of collection, more than three months due, Dubuque home office agency.....			5,455.80
Bills receivable, not matured, taken for fire, marine and inland risks (including (none figured) interest accrued thereon).....			15,385.00
Bills receivable, not more than six months due (including (none figured) interest accrued thereon) .....			975.65
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance on losses already paid, none; office furniture, fixtures and supplies, \$1,000.00; total.....			1,000.00
The gross amount of all the assets of the company.....			\$ 262,723.08
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$300.00; total deductions....			300.00
Amount of premiums unpaid on policies which have been issued more than three months.....			\$ 4,676.47
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 262,423.08

## TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company?..... \$ 12,061.47

Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount?..... None.



## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 3,000.00
Losses resisted, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	\$ 3,000.00
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 3,000.00
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, \$114,354.95; unearned premiums (40 per cent.).....	\$ 45,741.98
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	45,741.98
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent. of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....	None.
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, none; return premiums none; total....	None.
Total amount of all liabilities, except capital stock and net surplus	\$ 48,741.98
Joint-stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	113,681.10
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 262,423.08

## TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

Amount of unearned premiums represented by installment notes, being the whole amount of such notes.....	\$ 12,061.47
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## INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deduction (including \$13,066.60, premiums of previous years).....	\$ 70,350.64	
Deduct only re-insurance, rebate, abatement and return premiums.....	11,758.56	
Net cash actually received for premiums.....	\$ 58,592.08	\$ 58,592.08
Bills and notes received during the year for premiums, remaining unpaid.....	9,116.05	
Received for interest on bonds and mortgages.....		6,995.54
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		823.45
Income received from all other sources, viz: Local agency commissions..		2,500.00
Deposit premiums (less five per cent.) received for perpetual fire risks.....	None.	
Received for calls on capital, none; for increased capital, \$75,000.00; total.....	\$ 75,000.00	
Aggregate amount of income actually received during the year in cash.....		\$ 68,911.07

## EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$1,720.65, losses occurring in previous years).....	\$ 27,299.60	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for re-insurance in other companies, \$2,533.54; total deductions.....	2,533.54	
Net amount paid during the year for losses.....	\$ 24,766.06	\$ 24,766.06
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year).....	None.	
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip-holders, none; total.....	None.	
Paid for commissions or brokerage.....		12,949.62
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		6,726.10
Paid for State and local taxes in this and other States.....		485.90
All other payments and expenditures, viz: Office and telephone, rent, advertising, printing, postage, supplies, etc.....		2,962.53
Amount of deposit premium returned during the year on perpetual fire risks.....	None.	
Aggregate amount of actual expenditures during the year, in cash.....		\$ 47,890.21

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 6,043,286	\$ 112,131.86
Written or renewed during the year.....	4,182,007	75,028.20
Total.....	\$ 10,225,353	\$ 187,160.06
Deduct those expired and marked off as terminated.....	3,704,071	63,921.18
In force at the end of the year.....	\$ 6,431,282	\$ 123,238.88
Deduct amount re-insured.....	444,720	8,883.03
Net amount in force.....	\$ 5,986,562	\$ 114,354.95



## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition and affairs of the*

## FARMERS INSURANCE COMPANY, OF CEDAR RAPIDS.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, J. H. SMITH.

Secretary, JOHN B. HENDERSON.

[Organized or incorporated October, 1860. Commenced business October, 1860.]

Principal office, Cedar Rapids, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00

## ASSETS.

Value of real estate owned by the company (less, none, the amount of incumbrance thereon), as specified in Schedule A, hereto annexed.....	\$ 38,350.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	192,476.77
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	17,700.00
Interest due on all said mortgage loans, \$5,163.47; interest accrued thereon, \$8,413.18; total.....	13,576.66
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 354,050.00
Value of the buildings mortgaged (insured for \$103,475.00 as collateral).....	187,100.00
Total value of said mortgaged premises.....	\$ 541,150.00
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company:	
	Total par value. Total market value.
Independent School District of Ames, Story county, Iowa.....	\$ 4,000.00 \$ 4,040.00
Total par and market value (carried out at market value).....	\$ 4,000.00 \$ 4,040.00
Cash in the company's principal office.....	2,176.97
Cash belonging to the company deposited in bank:	
Merchants National Bank, Cedar Rapids, Iowa.....	\$ 9,187.43
City National Bank, Cedar Rapids, Iowa.....	12,644.65
Total.....	\$ 21,832.08
Gross premiums (as written in the policies) in course of collection, not more than three months due, balance general agents account.....	23,751.2

Bills receivable, not matured, taken for fire, marine and inland risks (including \$1,785.76 interest accrued thereon).....	\$ 87,348.47
Bills receivable, not more than six months past due (including \$608.61 interest accrued thereon).....	6,738.06
All other property belonging to the company, viz: Rents due and accrued, \$76.50.....	76.50
Bills receivable, past due, taken for premiums (including those in judgment), and interest and cost thereon, \$141,603.56 (50 per cent). Total.....	76,847.78
The gross amount of all the assets of the company.....	\$ 483,714.51

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 4,111.50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,080.00
Losses resisted, including interest, costs and other expenses thereon.....	750.00
Total gross amount of claims for losses.....	\$ 6,941.50
Deduct re-insurance thereon.....	40.00
Net amount of unpaid losses.....	\$ 6,901.50
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, \$44,857.10; unearned premiums (40 per cent).....	\$ 17,042.84
Gross premiums received and receivable, upon all unexpired fire risks, running more than one year from date of policy, \$708,153.28; unearned premiums (40 per cent).....	283,261.31
Total unearned premiums as computed above.....	\$ 301,304.15
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: Commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid in course of collection; total.....	560.43
Total amount of liabilities, except capital stock and net surplus.....	\$ 308,666.38
Joint-stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and other liabilities.....	75,048.13
Aggregate amount of all liabilities, including paid-up capital stock net surplus.....	\$ 483,714.51

## INCOME DURING THE YEAR.

		For fire risks.
Gross premiums received in cash, without any deduction (including \$89,636.09 premiums of previous years).....	\$ 246,488.78	
Deduct only re-insurance, rebate, abatement and return premiums.....	25,514.91	
Net cash actually received for premiums.....	\$ 220,973.87	\$ 220,973.87
Bills and notes received during the year for premiums remaining unpaid.....	68,977.06	
Received for interest on bonds and mortgages.....		8,607.31
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....		4,060.35
Income received from all other sources, viz: Rents, \$1,636.80.....		1,626.80
Aggregate amount of income actually received during the year in cash.....		\$ 235,337.33



## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,997.73 losses occurring in previous years).....	\$ 99,646.17
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$..... and all amounts actually received for re-insurance in other companies, \$12,284.50; total deductions.....	12,284.50
Net amount paid during the year for losses.....	\$ 87,361.67
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$15,000.00).....	15,525.00
Paid for commissions or brokerage.....	51,347.97
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employes.....	32,402.05
Paid for State and local taxes in this and other states.....	3,307.10
All other payments and expenditures, viz: Printing, stationery, postage, and all other expenses.....	17,110.52
Aggregate amount of actual expenditures during the year in cash..	\$ 207,314.31

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 33,874.527	\$ 732,428.45
Written or renewed during the year.....	10,975,567	225,226.45
Total.....	\$ 44,850,094	\$ 957,654.90
Deduct those expired and marked off as terminated.....	8,877,121	191,860.77
In force at the end of the year.....	\$ 35,972,973	\$ 765,794.13
Deduct amount re-insured.....	502,405	12,783.75
Net amount in force.....	\$ 35,380,568	\$ 753,010.38

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## FIDELITY MUTUAL FIRE ASSOCIATION OF DES MOINES.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, D. D. FLEMING.

Secretary, S. G. LEE.

[Organized or incorporated September 6, 1887. Commenced business, October 1, 1887.]

Principal office, Des Moines.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash.....	Mutual.

## ASSETS.

Cash belonging to the company deposited in bank:	
Capital City State Bank.....	\$ 1,371.84
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	1,786.28
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....	4,310.93
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....	358.40
Premium notes subject to assessment not exceeding 15 to 20 percent in any one year, deductions made for assessments and cancellations paid on same.....	118,185.82
The gross amount of the assets of the company.....	\$ 126,013.27
Guarantee fund (less amount paid on same) \$46,142.80.....	

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 2,000.00
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,265.11
Losses resisted, including interest, costs and other expenses thereon.....	1,000.00
Total gross amount of claims for losses.....	\$ 5,265.11
Net amount of unpaid losses.....	5,265.11
Due and to become due for borrowed money.....	3,000.00
Guarantee fund paid in cash.....	3,857.20
Total amount of all liabilities, except capital stock and net surplus.....	\$ 12,122.31

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deductions (including \$..... premiums of previous years).....	\$ 28,691.52
Deduct only re-insurance, rebate, abatement and return premiums.....	900.93
Net cash actually received for premiums.....	\$ 27,790.59
Aggregate amount of income actually received during year in cash.....	\$ 27,790.59

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$503.00 losses occurring in previous years).....	\$ 7,962.27
Deduct all amounts actually received for salvage (whether on losses of the last or of the previous years), \$.....; and all amounts actually received, for re-insurance in other companies, \$.....; total deductions.....	640.35
Net amount paid during the year for losses.....	\$ 7,321.92
Paid for commissions or brokerage.....	10,676.51
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	4,933.82
All other payments and expenditures, viz: Printing stationery, mileage, interest, legal expenses, etc.....	5,706.99
Aggregate amount of actual expenditures during the year, in cash.....	28,639.24



## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 1,885,216	\$ 93,900.00
Written or renewed during the year.....	1,438,702	70,184.90
Total .....	\$ 3,323,918	\$ 164,153.00
Deduct those expired and marked off as terminated.....	526,577	21,305.97
In force at the end of the year .....	\$ 2,797,341	\$ 142,847.03
Deduct amount re-insured.....	162,208	3,191.26
Net amount in force.....	\$ 2,635,133	\$ 139,655.77

## ANNUAL STATEMENT.

For the year ending December 31, 1891, of the condition and affairs of the

## GERMAN MUTUAL FIRE INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, FRIED A. ROCHAU.

Secretary, M. J. ROHLFS.

[Organized or incorporated, September, 14, 1868.; Commenced business, December 1, 1868.]

Principal office, Davenport, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash .....	Mutual.

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of incumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 6,000.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	None.
Interest due on all said mortgage loans, none; interest accrued thereon, none; total .....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 20,500.00
Value of the buildings mortgaged (insured for \$..... as collateral).....	3,000.00
Total value of said mortgaged premises.....	\$ 23,500.00
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company .....	None.

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Note of \$112.00 secured by collateral.....	\$ 112.00		
Note of \$338.00 secured by collateral.....	338.00		
Total par and market value, and amount loaned thereon .....	\$ 450.00		\$ 450.00
These notes are secured by mortgages on land in Nebraska to Mr. James Thompson, president of the First National Bank of Davenport, and he has endorsed the notes. The treasurer of the company had bought from him.			
Cash in the company's principal office.....			None.
Cash belonging to the company deposited in bank:			
Citizen's National Bank, Davenport.....		\$ 518.67	
German Savings Bank, Davenport.....		331.80	
Total.....			\$ 850.47
Bills receivable, not matured, taken for fire risks premium notes according to section 1124, Code of 1873, on actual application for insurance....			29,300.20
The gross amount of all the assets of the company.....			\$ 37,200.67
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....			None.
Aggregate amount of all the assets of the company, stated at their actual value .....			\$ 37,200.67

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due .....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses .....	None.
Losses resisted, including interest, costs and other expenses thereon .....	None.
Total gross amount of claims for losses.....	None.
Deduct re-insurance thereon .....	None.
Net amount of unpaid losses.....	None.
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (.. per cent).....	None.
Gross premiums received and receivable, upon all unexpired fire risks, running more than one year from date of policy, \$.....; unearned premiums (pro rata).....	None.
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.....	None.
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the assured on perpetual fire insurance policies, being .... per cent of the premium or deposit received.....	None.



Cash dividends to holders of paid-up premium certificates.....	\$ 580.04
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, none; return premiums, none; total.....	None.
Total amount of liabilities, except capital stock and net surplus.....	\$ 580.04
Capital actually paid up in cash premium accumulation.....	7,203.00
Surplus beyond capital and other liabilities.....	116.53
Premium notes held by the company will be returned to assured at the expiration of policies.....	29,300.20
Aggregate amount of liabilities, including paid-up capital stock and net surplus.....	\$ 37,200.67

## INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deduction (including \$255.22, premiums of previous years).....	\$ 255.22	
Deduct only re-insurance, rebate, abatement and return premium.....	38.00	
Net cash actually received for premiums.....	\$ 217.22	\$ 217.22
Received for interest on bonds and mortgages.....		506.81
Income received from all sources, viz: Assessment on premium notes for losses occurring.....		2,379.63
Aggregate amount of income actually received during the year in cash.....		\$ 3,103.66

## EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses.....	\$ 2,305.05	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), \$.....; and all amounts actually received for re-insurance in other companies, \$.....; total deductions.....	None.	
Net amount paid during the year for losses.....	\$ 2,305.05	\$ 2,305.05
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year, \$.....)	None.	
Certificates of paid-up premiums in cash, \$38.00; interest paid to scrip-holders, none; total.....		38.00
Paid for commissions or brokerage.....		87.00
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....		318.00
Paid for State and local taxes in this and other states.....		76.05
All other payments and expenditures, viz: Miscellaneous.....		28.90
Aggregate amount of actual expenditures during the year in cash.....		\$ 2,853.00

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year, ....	\$ 1,511,300	\$ 7,497.15
Written or renewed during the year.....	94,240	217.22
Total.....	\$ 1,605,540	\$ 7,714.37
Deduct those expired and marked off as terminated.....	7,650	
In force at the end of the year.....	\$ 1,597,890	
Deduct amount re-insured.....		
Net amount in force.....	\$ 1,597,890	\$ 7,714.37

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## HAWKEYE INSURANCE COMPANY, OF DES MOINES,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said state.

President, A. HOWELL.

Secretary, W. D. SKINNER.

[Organized or incorporated, March 15, 1865. Commenced business, March 15, 1865.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 64,334.90
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	167,384.14
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$7,608.77 is in process of foreclosure).....	12,031.22
Interest due on all said mortgage loans, \$1,874.05; interest accrued thereon, \$3,741.46; total.....	5,615.51
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 388,107.00
Value of the buildings mortgaged (insured for \$67,226.60 as collateral).....	95,600.00
Total value of said mortgaged premises.....	\$ 483,707.00

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value	Total market value	
5 shares Huribut, Hess & Co.....	\$ 500.00	\$ 500.00	
20 shares capital stock of Polk County Sav. Bank...	2,000.00	2,000.00	
40 shares capital stock of Valley National Bank....	4,000.00	8,000.00	
(All of Des Moines.)			
Total par and market value.....	\$ 6,500.00	\$ 10,500.00	10,500.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each..... None.



	Total market value.	Amount loaned thereon.
Collateral loans secured by a trust deed on 520 acres of land valued at \$160.00 per acre, or \$83,200.00, and encumbered for \$22,000.00 .....	\$ 83,200.00	\$ 19,402.27
Total par and market value, and amount loaned thereon.....	\$ 83,200.00	\$ 19,402.27
Cash in the company's principal office.....		\$ 19,402.27
Cash belonging to the company deposited in bank:		22,461.11
Des Moines Savings Bank.....		20,000.00
Des Moines National Bank .....		10,070.50
State Savings Bank .....		5,601.50
People's Savings Bank.....		3,000.00
Valley National Bank.....		1,000.00
Polk County Savings Bank .....		5,000.00
All of Des Moines, Iowa.)		
Total .....		\$ 44,672.00
Interest due and accrued on stocks and bonds not included in "market value" .....		534.21
Amount of loans on personal and collateral security .....		1,768.90
Interest due and accrued on collateral loans.....		155.71
Gross premiums (as written in the policies) in course of col- lection, not more than three months due .....	\$ 13,680.20	
Gross premiums (as written in the policies) in course of col- lection, over three months due.....	11,216.33	24,896.53
Bills receivable, not matured, taken for fire, marine and inland risks, (including \$4,201.21, interest accrued thereon).....		112,863.06
Bills receivable, not more than six months past due (including \$658.65, interest accrued thereon) .....		9,947.02
Bills receivable, over six months due (including those in judgment and all interest and costs thereon) .....		141,750.03
All other property belonging to the company, viz: Rents due and accrued, \$156.50; due from other companies for re-insurance on losses already paid, none.....		156.50
Personal property owned by the company, including law library.....		2,215.18
Office effects, including two large fire-proof safes and one burglar-proof safe .....		5,000.04
The gross amount of all the assets of the company.....		\$ 645,604.42
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,768.00, \$155.71, \$70,879.06, \$2,215.18, 5,000.04; total deductions.....		80,025.79
Aggregate amount of all the assets of the company, stated at their actual value, .....		\$ 565,608.63
TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.		
What amount of installment notes is owned and now held by the company ..	\$ 11,734.50	
Have any of these notes been hypothecated, sold, or used in any man- ner as security for money loaned within the past year. If so, what amount.....		None.

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due. ....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 12,184.37
Losses resisted, including interest, costs and other expenses thereon.....	3,600.00
Total gross amount of claims for losses.....	\$ 15,784.37
Deduct re-insurance thereon .....	4,657.12
Net amount of unpaid losses.....	\$ 11,127.25
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, viz., \$185,837.00; unearned premiums (40 per cent).....	\$ 74,334.83
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, viz., \$677,170.45; unearned premiums (40 per cent.).....	270,868.18
Total .....	\$ 345,203.01
Deduct amount paid for re-insurance thereof, viz., 26,573.77 @ 40 per cent thereof .....	10,629.51
Total unearned premiums as computed above.....	\$ 334,573.50
Amount reclaimable by the insured on perpetual fire insurance policies, being (....) per cent. of the premium or deposit received .....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement. None.	
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents, \$.....; return pre- miums, \$.....; total.....	None.
Total amount of all liabilities, except capital stock and net surplus ..	\$ 345,700.75
Joint-stock capital actually paid up in cash .....	25,000.00
Surplus beyond capital and all other liabilities.....	194,967.88
Amount of such surplus which constitutes a permanent reserve fund, represented by scrip, which by the terms of its issue cannot be redeemed so as to diminish said reserve.....	None.
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 565,608.63



## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$97,832.00 premiums of previous years).....	\$ 258,779.12
Deduct only re-insurance, rebate, abatement and return premiums .....	25,021.17
Net cash actually received for premiums .....	\$ 233,757.95
Bills and notes received during the year for premiums, remaining unpaid .....	84,072.97
Received for interest on bonds and mortgages .....	17,312.00
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources .....	2,133.06
Income received from all other sources, viz: Rents, \$1,950.00 .....	1,950.00
Deposit premiums (less 5 per cent) received for perpetual fire risks. None.	
Received for calls on capital, none; for increased capital, none; total. None.	
Aggregate amount of income actually received during the year in cash.....	\$ 255,163.54

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$8,789.27, losses occurring in previous years).....	\$ 89,330.00
Deduct all amounts actually received for salvages (whether in losses of the last or of previous years), \$127.00; and all amounts actually received for re-insurance in other companies, \$5,856.46; total deductions .....	5,983.46
Net amount paid during the year for losses.....	\$ 83,346.54
Cash dividends actually paid stockholders, (amount of stockholders' dividends declared during the year, \$30,000.00).....	30,000.00
Script or certificates of profits redeemed in cash, none; interest paid to scripholders, none; total.....	None.
Paid for commissions or brokerage.....	59,982.72
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes .....	31,638.45
Paid for State and local taxes in this and other States .....	2,178.05
All other payments and expenditures, viz: Express and telegrams, \$311.97; legal expenses, \$548.47; postage, 2,688.86; stationery and printing, \$7,418.62; traveling expenses, \$4,816.89; repairs on office, \$360.01; sundries, gas, fuel, etc., \$1,901.09; exchange, \$699.29; worthless notes and accounts charged to profit and loss, \$7,789.18; total.....	26,534.38
Amount of deposit premium returned during the year on perpetual fire risks .....	None.
Aggregate amount of actual expenditures during the year, in cash.....	\$ 233,681.14

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year .....	\$ 39,687,490	\$ 834,108.02
Written or renewed during the year .....	12,942,637	244,005.43
Total.....	\$ 52,630,127	\$ 1,078,203.45
Deduct those expired and marked off as terminated.....	10,798,266	215,195.01
In force at the end of the year.....	\$ 41,831,861	\$ 863,007.54
Deduct amount re-insured .....	1,432,470	26,573.77
Net amount in force.....	\$ 40,409,382	\$ 836,433.77

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## INDEMNITY INSURANCE COMPANY.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, SETH P. BRYANT.

Secretary, WM. F. ROSS.

[Organized or incorporated February 27, 1890. Commenced business May 14, 1890.]

Principal office, Davenport, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	None.
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 23,500.00
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total.....	815.21
Account of bonds of the United States, and of this and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company.....	None.
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each.....	None.
Cash in company's principal office.....	240.19
Cash belonging to the company deposited in bank:	
Iowa National Bank.....	\$ 2,672.56
Scott County Savings Bank.....	4,805.83
Total.....	7,478.39
Gross premiums (as written in policies) in course of collection, not more than three months due .....	1,431.74
Bills receivable, not matured, taken for fire, marine, and inland risks (including \$..... interest accrued thereon).....	520.61
All other property belonging to the company, viz: Rents due and accrued, none; due from other companies for re-insurance, on losses already paid, none; railroad mileage tickets, \$147.12; office furniture and agency supplies, \$1,000.00; stockholders' notes, \$75,000.00; total, \$76,147.12.	
The gross amount of all the assets of the company.....	\$ 33,986.14
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities.....	None.
Aggregate amount of all the assets of the company, stated at their actual value .....	\$ 33,986.14



## LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 4,073.93	
Net amount of unpaid losses.....	\$ 4,073.93	
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$9,739.29; unearned premiums (40 per cent).....	3,895.71	
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$7,426.72; unearned premiums (pro rata).....	2,970.69	
Total unearned premiums as computed above.....	6,866.40	
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	231.15	
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$347.62; return premium, none; total.....	347.62	
Total amount of all liabilities, except capital stock, and net surplus	\$ 11,519.13	
Joint stock capital actually paid up in cash.....	25,000.00	
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 36,519.13	

## INCOME DURING THE YEAR.

	For fire risks.	
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 16,162.16	
Deduct only re-insurance, rebate, abatement and return premiums.....	1,306.23	
Net cash actually received for premiums.....	\$ 14,855.93	
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 457.05	
Received for interest on bonds and mortgages.....	1,352.30	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	178.30	
Aggregate amount of income actually received during the year in cash.....	\$ 16,286.72	

## EXPENDITURES DURING THE YEAR.

	On fire risks.	
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 3,319.18	
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for re-insurance in other companies, none.....		
Net amount paid during the year for losses.....	\$ 3,319.18	\$ 3,319.18
Paid for commissions or brokerage.....		\$ 3,274.38
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....		2,900.36
Paid for State and local taxes in this and other States.....		218.50
All other payments and expenditures, viz: Office furniture, agency supplies, advertising, traveling expenses, rent, postage, exchange, express; total.....		1,358.44
Aggregate amount of actual expenditures during the year in cash.....		\$ 11,070.76

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 506,212	\$ 7,317.61
Written or renewed during the year.....	1,169,871	16,053.99
Total.....	\$ 1,736,083	\$ 23,371.60
Deduct those expired and marked off as terminated.....	483,268	6,038.14
In force at the end of the year.....	\$ 1,252,815	\$ 17,333.46
Deduct amount re-insured.....	16,700	167.45
Net amount in force.....	\$ 1,236,115	\$ 17,166.01

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## IOWA STATE INSURANCE COMPANY, OF KEOKUK.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, SMITH HAMILL.

Secretary, HOWARD TUCKER.

[Organized or incorporated, January, 1855. Commenced business, July, 1855.]

Principal office, Keokuk, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash.....	Mutual.

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 200.00
Loans on mortgage (duly recorded and being the first liens on the fee simple, upon which not more than one year's interest is due).....	None.
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....	None.
Interest due on all said mortgage loans, \$.....; interest accrued thereon, total.....	None.
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	None.
Value of buildings mortgaged (insured for \$....., as collateral).....	None.
Total value of said mortgaged premises.....	None.
Account of bonds of the United States, of this State, and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company.....	None.
Cash in the Company's principal office.....	587.07
Cash belonging to the company deposited in bank:	
Keokuk National Bank.....	47,339.84
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	44,724.54
Premium notes \$759,188.29, less assessments paid \$241,909.37.....	517,278.92
All other property belonging to the company, viz: Rents due and accrued, Total amount of judgments.....	17,808.80
Judgments not more than two years old.....	2,926.11
The gross amount of all the assets of the company.....	\$ 610,166.47



Amount of premiums unpaid on policies which have been issued more than three months.....	\$ 14,183.87
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 610,166.47

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	None.
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	None.
Losses resisted, including interest, costs and other expenses thereon.....	\$ 3,550.00
Total gross amount of claims for losses.....	\$ 3,550.00
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 3,550.00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks.....	None.
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, None.	
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks, None.	
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....	None.
Total unearned premiums as computed above.....	None.
Amount reclaimable by the insured on perpetual fire insurance policies, being .... per cent. of the premium or deposit received.....	None.
Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....	None.
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement, None.	
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....	None.
Interest due and declared remaining unpaid or uncalled for.....	None.
Cash dividends to stockholders remaining unpaid.....	None.
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	None.
Due and to become due for borrowed money.....	None.
Total amount of all liabilities, except capital stock and net surplus.....	3,550.00

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including .... premiums of previous years).....	\$ 83,841.23
Deduct return premiums.....	160.92
Net cash actually received for premiums.....	\$ 83,680.31
Bills and notes received during the year for premiums, remaining unpaid.....	192,940.64
Received for interest on bonds and mortgages.....	None.
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	None.
Income received from all other sources, viz: Rents, interest policy and survey fee and real estate.....	2,378.48
Deposit premiums (less five per cent.) received for perpetual fire risks.....	None.
Received for calls on capital, none; for increased capital, none; total.....	None.
Aggregate amount of income actually received during the year in cash.....	\$ 86,058.79

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including none, losses occurring in previous years).....	\$ 46,332.27
Net amount paid during the year for losses.....	\$ 46,332.27
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year).....	None.
Scrip or certificates of profits redeemed in cash, none; interest paid to scrip-holders, none; total.....	None.
Paid for commissions or brokerage.....	19,582.70
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	15,674.81
All other payments and expenditures, viz: Printing, stationery, rents, postage, etc.....	4,000.18
Aggregate amount of actual expenditures during the year, in cash.....	\$ 85,649.96

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$14,949,718.74	\$ 700,169.30
Written or renewed during the year.....	3,430,991.37	192,940.64
Total ..	\$18,380,710.11	\$ 902,909.94
Deduct those expired and marked off as terminated.....	2,146,918.48	143,721.53
In force at the end of the year.....	\$16,233,791.63	\$ 759,188.39
Net amount in force.....	\$16,233,791.63	\$ 759,188.39

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## KEY CITY INSURANCE COMPANY, OF DUBUQUE.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, C. A. VOELKER.

Secretary, D. H. MCCARTHY.

[Organized or incorporated October, 1891. Commenced business November 14, 1891.]

Principal office, Dubuque, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 300,000.00
Whole amount of capital actually paid up in cash.....	50,000.00



## ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	\$ 14,100.00
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$88.54; total.....	88.54
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 26,850.00
Value of the buildings mortgaged (insured for \$6,700 as collateral).....	12,200.00
Total value of said mortgaged premises.....	\$ 39,050.00
Cash in the company's principal office.....	21.43
Cash belonging to the company deposited in bank:	
Citizens State Bank .....	\$ 35,560.14
Total.....	\$ 35,560.14
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	363.75
All other property belonging to the company, viz: Rents due and accrued, \$.....; Due from other companies for re-insurance, on losses already paid: Office furniture and supplies, \$834.65; stock notes, \$150,000.00; total.....	150,834.65
The gross amount of all the assets of the company.....	\$ 50,133.86
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 50,133.86

## LIABILITIES.

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$886.84; unearned premiums (40 per cent).....	\$ 354.73
Gross premiums received and receivable, upon all unexpired fire risks, running more than one year from date of policy, \$648.95; unearned premiums (40 per cent).....	259.98
Total unearned premiums as computed above.....	\$ 614.71
Total amount of liabilities, except capital stock and net surplus.....	\$ 614.71
Joint-stock capital actually paid up in cash.....	50,000.00
Aggregate amount of all liabilities, including paid-up capital stock net surplus. ....	\$ 50,614.71

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 1,228.96
Deduct only re-insurance, rebate, abatement and return premiums.....	55.92
Net cash actually received for premiums.....	\$ 1,173.04
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	57.60
Income received from all other sources, viz: Local agency commission.....	188.54
Aggregate amount of income actually received during the year in cash.....	\$ 1,419.18

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	None
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years), none; and all amounts actually received for re-insurance in other companies, none; total deductions.....	None
Net amount paid during the year for losses.....	None
Paid for commissions or brokerage.....	84.46
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	450.00
All other payments and expenditures, viz: General expenses, \$137.05; supplies, \$171.50; printing, \$462.90; furniture, \$431.70; total.....	1,203.15
Aggregate amount of actual expenditures during the year in cash..	\$ 1,737.61

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
Written or renewed during the year.....	\$ 113,825	\$ 1,592.71
Total.....	\$ 113,825	\$ 1,592.71
Deduct those expired and marked off as terminated.....	1,000	25.50
In force at the end of the year.....	\$ 112,825	\$ 1,567.21
Deduct amount re-insured, Merchants and Manufacturers, of Clinton.....	2,175	30.42
Net amount in force .....	\$ 110,650	\$ 1,536.79
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....		\$ 363.75

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## MERCHANTS AND BANKERS MUTUAL INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, W. K. GILCREST.

Secretary, M. H. KIRKHAM.

[Organized or incorporated, March 7, 1885. Commenced business, March 19, 1885.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	Mutual.
Whole amount of capital actually paid up in cash.....	Mutual.



## ASSETS.

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par value	Total market value
No. 18. First Mortgage bond Keokuk Electric Railway and Water Power Co., 6 per cent. interest...	\$ 500.00	.....
No. 19. First Mortgage bond Keokuk Electric Railway and Water Power Co., 6 per cent. interest...	500.00	.....
Total par and market value.....	\$ 1,000.00	1,000.00
Cash in the company's principal office.....		343.66
Cash belonging to the company deposited in bank: Citizens' National Bank.....		\$ 5,146.88
Premium notes subject to 15 per cent. assessment annually (deductions made for cancellations and assessments collected).....		201,696.40
All other property belonging to the company, viz: Office furniture, fixtures, maps and safe.....		700.00
The gross amount of all the assets of the company.....		\$ 208,886.64
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$700.00, \$1,000.00; total deductions.....		1,700.00
Aggregate amount of all the assets of the company, stated at their actual value.....		\$ 207,186.64
Guarantee fund (less amount paid on same).....	\$ 35,551.21	

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 8,968.00
Losses resisted, including interest, costs and other expenses thereon.....	1,320.00
Total gross amount of claims for losses.....	\$ 10,288.00
Deduct re-insurance thereon—Anchor Fire Insurance Co.....	1,750.00
Net amount of unpaid losses.....	8,538.00
Amount paid on Guarantee fund.....	14,448.70
Total amount of all liabilities, except capital stock and net surplus.....	\$ 22,986.70

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deductions (including \$31,556.13 premiums of previous years).....	\$ 33,423.65
Deduct only re-insurance, rebate, abatement and return premiums.....	None.
Net cash actually received for premiums.....	\$ 33,423.65
Received for calls on Guaranty fund, \$2,050.00; for increased capital, none; total.....	2,050.00
Aggregate amount of income actually received during the year in cash.....	\$ 35,473.65

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$3,207.06 losses occurring in previous years).....	\$ 24,569.37
Deduct all amounts actually received for salvage (whether on losses of the last or of the previous years), \$.....; and all amounts actually received, for re-insurance in other companies, \$880.77; total deductions.....	880.77
Net amount paid during the year for losses.....	\$ 23,688.60
Paid for commissions or brokerage.....	1,606.97
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employees.....	9,161.23
All other payments and expenditures, viz: Re-insurance.....	997.80
Aggregate amount of actual expenditures during the year, in cash..	\$ 35,536.10

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 2,748,941	\$ 255,381.57
Written or renewed during the year.....	765,522	72,997.14
Total.....	\$ 3,514,463	\$ 328,378.71
Deduct those expired and marked off as terminated.....	297,835	31,506.70
In force at the end of the year.....	\$ 3,216,628	\$ 296,871.92
Deduct amount re-insured.....	111,650	2,134.62
Net amount in force.....	\$ 3,104,978	\$ 294,737.30

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

MERCHANTS AND MANUFACTURERS FIRE INSURANCE COMPANY,  
OF CLINTON,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said state.

President, L. B. WADLEIGH.

Secretary, D. L. RYDER.

[Organized or incorporated, October 15, 1891. Commenced business, October 31, 1891.]

Principal office, Clinton, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	25,000.00



## ASSETS.

Cash in the company's principal office.....	\$ 36.92
Cash belonging to the company deposited in bank:	
Merchants National Bank, Clinton.....	25,524.55
Citizens National Bank, Lyons.....	1,125.00
G. Haywood & Son, Clinton.....	1,500.00
Total.....	\$ 28,146.55
Gross premiums (as written in the policies) in course of collection, not more than three months due.....	1,328.48
Bills receivable, not matured, taken for fire, marine and inland risks, (including \$..... interest accrued thereon).....	32,878.72
The gross amount of all the assets of the company.....	\$ 62,393.65
Aggregate amount of all the assets of the company, stated at their actual value.....	\$ 62,393.65

## TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company .	\$ 32,878.72
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year. If so, what amount.....	None.

## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 1,721.35
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,500.00
Losses resisted, including interest, costs and other expenses thereon.....	2,350.24
Total gross amount of claims for losses.....	\$ 6,581.69
Net amount of unpaid losses.....	\$ 6,581.69
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$44,470.08; unearned premiums (40 per cent).....	\$ 17,788.03
Total unearned premiums as computed above (carried out)	\$ 17,788.03
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....	845.80
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers on premiums paid and in course of collection, \$.....; return premiums, \$7.58; total.....	7.58
Total amount of all liabilities, except capital stock and net surplus	\$ 25,223.16
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	12,170.52
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 62,393.68

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 16,615.17
Deduct only re-insurance, rebate, abatement and return premiums.....	5,586.28
Net cash actually received for premiums.....	\$ 11,028.89
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 34,207.21
Received for calls on capital.....	25,000.00
Aggregate amount of income actually received during the year in cash.....	\$ 36,038.89

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 1,171.39
Deduct all amounts actually received for salvages (whether in losses of the last or of previous years), \$2.50; and all amounts actually received for re-insurance in other companies, \$.....; total deductions.....	2.50
Net amount paid during the year for losses.....	\$ 1,168.80
Paid for commissions or brokerage.....	3,954.42
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	330.92
All other payments and expenditures, viz: Printing, furniture and fixtures, maps, rent, traveling expenses, adjusting expenses, postage, and advertising.....	2,388.28
Aggregate amount of actual expenditures during the year, in cash.....	\$ 7,842.42

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 1,117,872.50	\$ 50,822.38
Written or renewed during the year.....	\$ 1,117,872.50	\$ 50,822.38
Total.....	139,680.00	5,761.61
Deduct those expired and marked off as terminated.....	\$ 978,192.50	\$ 45,060.77
In force at the end of the year.....	33,500.00	500.60
Deduct amount re-insured.....	\$ 944,692.50	\$ 44,470.08
Net amount in force.....		



## ANNUAL STATEMENT.

For the year ending December 31, 1891, of the condition and affairs of the

## MILL OWNERS MUTUAL FIRE INSURANCE COMPANY OF IOWA.

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, H. C. MURPHY.

Secretary, J. G. SHARP.

[Organized or incorporated, 1875; re-incorporated, 1889. Commenced business, April, 1875, and March, 1889.]

Principal office, Des Moines, Iowa

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized..... Mutual.  
Whole amount of capital actually paid up in cash..... Mutual.

## ASSETS.

Value of real estate owned by the company (less \$....., the amount of incumbrance thereon).....None.  
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....None.  
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....None.  
Interest due on all said mortgage loans, none; interest accrued thereon, none; total.....None.  
Value of lands mortgaged, exclusive of buildings and perishable improvements.....None.  
Value of the buildings mortgaged (insured for \$..... as collateral).....None.

Total value of said mortgaged premises.....None.

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks owned absolutely by the company.....None.

Cash in the company's principal office.....\$ 77.48  
Cash belonging to the company deposited in bank:  
Iowa National Bank, of Des Moines, Iowa.....\$ 16,973.34

Total.....\$ 16,973.34  
Bills receivable, not matured, premium notes taken for fire, marine and inland risks (including \$..... interest accrued thereon).....90,523.75

The gross amount of all the assets of the company.....\$ 107,574.57

Aggregate amount of all the assets of the company, stated at their actual value.....\$ 107,574.57

## TO BE ANSWERED BY COMPANIES DOING AN INSTALLMENT BUSINESS.

What amount of installment notes is owned and now held by the company.....None.  
Have any of these notes been hypothecated, sold, or used in any manner as security for money loaned within the past year? If so, what amount.....None.

## LIABILITIES.

Losses resisted, costs and other expenses thereon, interest not included.....\$ 8,000.00

Net amount of unpaid losses.....\$ 8,000.00

Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on perpetual fire risks, \$.....; unearned premiums (.. per cent).....None.  
Gross premiums received and receivable, upon all unexpired fire risks, running more than one year from date of policy, \$.....; unearned premiums (pro rata).....None.  
Gross premiums (including both cash and bills) received and receivable upon all unexpired inland navigation risks.....None.  
Gross premiums (cash and bills) received and receivable on all unexpired marine risks.....None.

Total unearned premiums as computed above.....None

Amount reclaimable by the assured on perpetual fire insurance policies, being .... per cent of the premium or deposit received.....6,969.27

Net premium reserve and all other liabilities, except capital, under the life insurance or any other special department.....None.  
Unused balances of bills and notes taken in advance for premiums on open marine and inland policies or otherwise, returnable on settlement.....None.  
Principal unpaid on scrip or certificates of profits which have been authorized or ordered to be redeemed.....None.  
Interest due and declared remaining unpaid or uncalled for.....None.  
Cash dividends to stockholders remaining unpaid.....None.  
Due and accrued for salaries, rent, advertising, and for agency and other miscellaneous expenses.....None.

Due and to become due for borrowed money.....None.  
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, none; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, none; return premiums, none; total.....None.

Total amount of liabilities, except capital stock and net surplus...\$ 14,969.27

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deduction (including \$154.91, premiums of previous years).....\$ 43,325.83

Net cash actually received for premiums.....\$ 43,325.83  
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....901.65  
Deposit premiums (less 5 per cent) received for perpetual fire risks.....None.  
Received for calls on capital, \$.....; for increased capital, \$.....; total.....None.

Aggregate amount of income actually received during the year in cash.....\$ 44,317.48



## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 33,291.19
Net amount paid during the year for losses.....	\$ 33,291.19
Paid for commissions or brokerage.....	None.
Paid for salaries, fees, and all other charges of officers, clerks, agents and all other employees.....	5,070.68
Paid for State and local taxes in this and other states.....	2.39
All other payments and expenditures, viz: Traveling expenses, postage, stationery, telegraphing, legal expenses, office rent and miscellaneous.....	2,703.51
Amount of deposit premium guaranty returned during the year on perpetual fire risks.....	167.38
Aggregate amount of actual expenditures during the year in cash..	\$ 41,235.47

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year. ....	\$ 1,766,300	\$ 77,913.00
Written or renewed during the year.....	418,500	18,993.50
Total.....	\$ 2,184,800	\$ 96,906.50
Deduct those expired and marked off as terminated.....	125,800	6,382.75
In force at the end of the year.....	\$ 2,059,000	\$ 90,523.75
Deduct amount re-insured.....		
Net amount in force.....	\$ 2,059,000	\$ 90,523.75

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## NORTHERN FIRE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, JNO. HORNICK.

Secretary, T. H. RALSTON.

[Organized or incorporated, ———, Commenced business, April 15, 1891.]

Principal office, Sioux City.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash, re-insured December 4, 1891, returned to stockholders.....	25,000.00

## ASSETS.

Value of real estate owned by the company (less \$..... the amount of encumbrance thereon)..... None.  
 Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due..... None.  
 Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure)..... None.  
 Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$.....; total..... None.  
 Value of lands mortgaged, exclusive of buildings and perishable improvements..... None.  
 Value of the buildings mortgaged (insured for \$..... as collateral)..... None.

Total value of said mortgaged premises..... None.

Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company..... None.  
 Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Note vs. M. B. Davis and C. F. Hoyt.....	\$ 1,000.00		\$ 1,000.00
Note vs. C. F. Hoyt and M. B. Davis.....	600.00		600.00
Note vs. C. M. Swan and J. H. & C. M. Swan	600.00		600.00
Note vs. C. M. Swan and J. H. & C. M. Swan	500.00		500.00
25 shares Sioux Investment Co. @ \$100.00	2,500.00		1,000.00
Balance of note vs. A. D. Collier and C. F. Hoyt.....	60.25		60.25
S. D. and Alice B. Cook.....	300.00		300.00
T. H. Ralston and A. D. Collier.....	224.00		224.00
Balance of note vs. T. H. Ralston and A. D. Collier.....	77.30		77.30
Sioux City Vinegar and Pickling Works	1,000.00		1,000.00
Sioux City Brick and Tile Works.....	3,000.00		2,071.65

Total par and market value and amount loaned thereon.....	\$ 9,861.55	\$ 7,433.20	\$ 7,433.20
Cash in company's principal office.....			56.43
Cash belonging to company deposited in bank:			
National Bank, Sioux City, Iowa.....			865.92
Interest due and accrued on stocks and bonds not included in "market value".....			None.
Interest due and accrued on collateral loans.....			352.00
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			9,535.32
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....			30,061.52
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for re-insurance on losses already paid, \$.....; furniture and fixtures, \$1,357.92; library, \$206.98; total...			1,564.90
The gross amount of all the assets of the company.....			\$ 49,869.29
Amount which should be deducted from the above assets on account of bad and doubtful debts and securities, viz: \$1,564.90; total deductions..			1,564.90
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 48,304.39



## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 500.00
Losses resisted, including interest, costs and other expenses thereon.....	2,900.00
Net amount of unpaid losses.....	\$ 3,400.00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on fire risks, \$56,637.61; unearned premiums (40 per cent).....	\$ 22,655.84
Gross premiums received and receivable upon all unexpired fire risks, running more than one year from date of policy, \$24,405.48; unearned premiums (40 per cent).....	9,762.19
Total unearned premiums as computed above.....	\$ 32,417.93
Total amount of all liabilities, except capital stock and net surplus	\$ 35,817.93
Joint-stock capital actually paid up in cash—Returned to stockholders re-insured December 4, 1891.	
Surplus beyond capital and all other liabilities.....	12,487.16
Aggregate amount of liabilities, including paid-up capital stock and net surplus.....	\$ 48,304.09

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$..... premiums of previous years).....	\$ 57,454.50
Deduct only re-insurance, rebate, abatement and return premium.....	872.65
Net cash actually received for premiums.....	\$ 56,581.85
Aggregate amount of income actually received during the year in cash.....	\$ 56,581.85

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$..... losses occurring in previous years).....	\$ 9,575.50
Net amount paid during the year.....	\$ 9,575.50
Paid for commissions or brokerage.....	25,083.61
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	7,325.00
All other payments and expenditures, viz: \$3,983.48; postage, \$103.93; re-insurance, \$186.53; interest, \$403.25; total.....	4,677.23
Aggregate amount of actual expenditures during the year in cash.....	\$ 46,661.40

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
Written or renewed during the year.....	\$ 3,252,700	\$ 162,256.34
Deduct those expired and marked off as terminated.....	1,681,400	81,213.45
In force at the end of the year.....	\$ 1,571,300	\$ 81,042.89

## GENERAL INTERROGATORIES.

Total amount of premiums received from the organization of the company to date.....	\$ 60,407.81
Total amount of the company's stock owned by the directors at par value.....	35,000.00
Total amount loaned to officers and directors.....	4,970.00
Losses paid from organization to date.....	9,575.50
Fire losses incurred during the year.....	12,975.50
Loaned to stockholders, not officers.....	1,180.25
Largest amount insured in any one risk: \$1,000.00 as a rule; exception.....	2,000.00
Are dividends declared on premiums received for risks not terminated? No dividends declared.	

## BUSINESS IN THE STATE OF IOWA DURING THE YEAR.

	Fire risks.
Fire, marine and inland risks written.....	\$ 575,825.00
Premiums received (gross).....	28,206.27
Losses paid.....	2,687.59
Losses incurred.....	2,687.59

NOTE—This company has ceased to do business, but is holding its organization intact in order to close up its affairs.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## NORTHWESTERN LIVE STOCK INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, in pursuance of the laws of said State.

President, B. F. KAUFFMAN.

Secretary, B. R. FIELDS.

[Organized or incorporated May 10, 1886. Commenced business July 1, 1886.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 100,000.00
Whole amount of capital actually paid up in cash.....	100,000.00



## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon) .....	\$ 1,500.00
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	118,250.00
Interest due on all said mortgage loans, \$.....; interest accrued thereon, \$2,399.31; total .....	2,399.31
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 266,880.00
Value of the buildings mortgaged (insured for \$30,160.00 as collateral).....	\$1,500.00
Total value of said mortgaged premises .....	\$ 348,380.00
Cash in company's principal office.....	49.70
Cash belonging to the company deposited in bank:	
Des Moines Savings Bank.....	\$ 173.24
Marquardt Savings Bank.....	5,000.00
Total.....	5,173.24
Gross premiums (as written in policies) in course of collection, not more than three months due .....	168.65
Bills receivable, not matured, taken for live stock risks (including \$627.90, interest accrued thereon) .....	16,327.79
Bills receivable, not more than six months past due (including \$153.84 interest accrued thereon) .....	3,900.94
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for re-insurance, on losses already paid, \$.....; certificate of purchase in foreclosure case, \$1,000.00; we have past due notes to the amount of \$10,000.00 which are not included in this report; part of them are in attorney's hands for collection and part are in judgment; total.....	1,000.00
The gross amount of all the assets of the company.....	\$ 148,898.68
Amount of premiums unpaid on policies which have been issued more than three months .....	\$ 250.00
Aggregate amount of all the assets of the company, stated at their actual value .....	\$ 148,898.68

## LIABILITIES.

Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	\$ 6,650.00
Losses resisted, including interest, costs and other expenses thereon.....	1,350.00
Total gross amount of unpaid losses.....	\$ 8,000.00
Net amount of unpaid losses .....	\$ 8,000.00
Gross premiums received and receivable upon all unexpired live stock risks, running one year or less from date of policy, including interest premiums on perpetual risks, \$64,071.09; unearned premiums (40 per cent).....	25,628.43
Gross premiums received and receivable upon all unexpired live stock risks, running more than one year from date of policy, \$.....; unearned premiums (40 per cent).....	
Total unearned premiums as computed above.....	\$ 25,628.43
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$.....; amount due New England Loan and Trust Co. for mortgage purchased; total.....	1,128.33
Total amount of all liabilities, except capital stock, and net surplus .....	\$ 34,757.26
Joint stock capital actually paid up in cash.....	100,000.00
Surplus beyond capital and all other liabilities.....	14,111.40
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 148,898.66

## INCOME DURING THE YEAR.

	For live stock risks.
Gross premiums received in cash, without any deduction (including \$12,246.58 premiums of previous years).....	\$ 60,062.51
Deduct only re-insurance, rebate, abatement and return premiums.....	2,504.05
Net cash actually received for premiums.....	\$ 57,557.85
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 19,024.20
Received for interest on bonds and mortgages.....	5,500.00
Received for interest.....	1,329.01
Income received from all other sources, viz.: assessment on stockholders for surplus fund.....	13,000.00
Received for calls on capital, \$.....; for increased capital, \$60,000.00, paid by stockholders to increase paid-up capital to \$100,000.00 .....	
Aggregate amount of income actually received during the year in cash .....	\$ 77,387.77

## EXPENDITURES DURING THE YEAR.

	On live stock risks.
Gross amount actually paid for losses (including \$10,500.00 losses occurring in last 90 days of 1890).....	\$ 28,800.94
Deduct all amounts actually received for salvages (whether on losses of the last or of the previous years), \$166.66; and all amounts actually received, for re-insurance in other companies, \$.....; total deductions.....	166.66
Net amount paid during the year for losses .....	\$ 28,734.28
Cash dividends actually paid stockholders: (amount of stockholders' dividends declared during the year.....)	\$ 11,500.00
Paid for commissions or brokerage.....	477.92
Paid for salaries, fees and all other charges of officers, clerks, agents, and all other employees.....	22,190.33
Paid for State and local taxes in this and other States.....	16.30
All other payments and expenditures, viz: Interest on borrowed money, \$27.85; advertising, \$278.00; mileage, \$658.92; court fees, \$114.78; supplies, \$304.30; general expenses, \$1,409.43; postage, \$377.01; total .....	3,370.20
Aggregate amount of actual expenditures during the year, in cash .....	\$ 63,779.01

## MISCELLANEOUS.

	Live stock risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 670,224	\$ 55,017.54
Written or renewed during the year.....	859 253	66,840.13
Total .....	\$ 1,529,477	\$ 121,857.67
Deduct those expired and marked off as terminated.....	717,024	57,786.48
In force at the end of the year .....	\$ 812,453	\$ 64,071.19
Deduct amount re-insured.....		
Net amount in force.....	\$ 812,453	\$ 64,071.19



## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## SECURITY FIRE INSURANCE COMPANY, OF DAVENPORT.

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, S. F. GILMAN.

Secretary, E. J. BABCOCK.

[Organized or incorporated, September 24, 1883. Commenced business, November 1, 1880.]

Principal office, Davenport, Iowa.

## CAPITAL

Whole amount of joint stock or guaranteed capital authorized.....\$ 100,000.00  
Whole amount of capital actually paid up in cash.....25,000.00

## ASSETS.

Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....\$ 61,235.00  
Loans on mortgage (first liens), upon which more than one year's interest is due (of which none is in process of foreclosure).....None.  
Interest due on all said mortgage loans, \$98.00; interest accrued thereon, \$1,131.98; total.....1,229.98  
Value of lands mortgaged, exclusive of buildings and perishable improvements.....\$ 111,050.00  
Value of buildings mortgaged (insured for \$37,500.00, as collateral).....42,635.00  
Total value of said mortgaged premises.....\$ 153,685.00  
Account of bonds of the United States, of this State, and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:

	Total par Value.	Total Market Value.
Thirty shares First National Bank stock.....	\$ 3,000.00	\$ 5,000.00
Total par and market value.....		\$ 5,000.00

Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:

	Total par value.	Total market value.	Amount loaned thereon.
Thirty-two notes endorsed by parties worth over \$3,000,000.....	\$ 24,896.75	\$ 24,896.75	\$ 24,896.75
One note, secured by twenty-four shares Cable Lumber Co. at \$500 each.....	12,000.00	12,000.00	8,000.00
One note, secured by twenty shares of Palat Co. at \$100 each.....	2,000.00	2,000.00	500.00
One note, secured by fourteen shares of Scott County Savings Bank at \$100 each.....	1,400.00	2,800.00	1,500.00
One note, secured by twenty shares of Citizens National Bank at \$100 each.....	2,000.00	4,000.00	423.55
One note, secured by fifty shares of Davenport Mill Company at \$100 each.....	5,000.00	5,000.00	3,500.00
One note, secured by \$10,000 in mortgages on various real estate in city of Davenport.....	10,000.00	10,000.00	5,000.00
Twenty shares Davenport Building and Loan Association.....	140.00	140.00	140.00
Total par and market value, and amount loaned thereon.....	\$ 57,436.75	\$ 60,836.75	\$ 43,966.30
Cash in the Company's principal office.....			2,084.17
Cash belonging to the company deposited in bank:			
First National Bank.....			\$ 2,593.42
Citizens National Bank.....			2,365.92
Davenport National Bank.....			501.35
German Savings Bank.....			3,466.15
Davenport Savings Bank.....			3,689.39
Scott County Savings Bank.....			1,072.48
Total.....			\$ 13,688.64
Interest due and accrued on collateral loans.....			1,074.13
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			7,562.40
Bills receivable, not matured, taken for fire, marine and inland risks (including \$..... interest accrued thereon).....			11,740.00
Bills receivable, not more than six months past due (including \$..... interest accrued thereon).....			925.10
Bills receivable, more than six months past due (including \$..... interest accrued thereon).....			342.22
All other property belonging to the company, viz: Rents due and accrued, \$.....; due from other companies for re-insurance, on losses already paid.			38.78
Judgments and costs.....			
The gross amount of all the assets of the company.....			\$ 140,500.81



## LIABILITIES.

Gross claims for adjusted and unpaid losses due and to become due.....	\$ 3,068.91
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	2,899.71
Losses resisted, including interest, costs and other expenses thereon.....	None.
Total gross amount of claims for losses.....	\$ 5,968.62
Deduct re-insurance thereon.....	None.
Net amount of unpaid losses.....	\$ 5,968.62
Gross premiums (including both cash and bills) received and receivable upon all unexpired fire risks, \$170,203.95; unearned premiums, 46 per cent.....	
Total unearned premiums as computed above.....	\$ 68,081.56
Due for re-insurance.....	561.51
All other demands against the company, absolute and contingent, due and to become due, admitted and contested, viz: State, city, county, or other taxes and assessment, \$.....; commissions, brokerage and other charges due and to become due to agents and brokers, on premiums paid and in course of collection, \$.....; return premiums, \$.....; total.....	1,562.32
Total amount of all liabilities, except capital stock and net surplus..	\$ 76,254.25
Joint-stock capital actually paid up in cash.....	25,000.00
Surplus beyond capital and all other liabilities.....	48,256.51
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 149,506.81

## INCOME DURING THE YEAR.

	For fire risks.
Gross premiums received in cash, without any deduction (including \$17,795.04, premiums of previous years).....	\$ 107,251.37
Deduct only re-insurance, rebate, abatement and return premiums.....	17,055.22
Net cash actually received for premiums.....	\$ 90,196.15
Bills and notes received during the year for premiums, remaining unpaid.....	\$ 8,071.57
Received for interest on bonds and mortgages.....	6,646.25
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	1,896.36
Aggregate amount of income actually received during the year in cash.....	\$ 96,708.78

## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$2,111.73 losses occurring in previous years).....	\$ 25,320.84
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years, \$.....; and all amounts actually received for re-insurance in other companies, \$1,528.70; total deductions.....	1,528.70
Net amount paid during the year for losses.....	\$ 23,792.14
Cash dividends actually paid stockholders.....	2,000.00
Paid for commissions or brokerage.....	\$ 17,835.95
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employees.....	9,409.39
Paid for State and local taxes in this and other States.....	606.10
All other payments and expenditures, viz: Rent, \$400.00; printing and stationery, \$1,132.90; all other expenses, \$5,262.72; total.....	7,896.62
Aggregate amount of actual expenditures during the year in cash..	\$ 60,439.20

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 10,877,219	\$ 164,960.55
Written or renewed during the year.....	6,360,203	97,648.46
Total.....	\$ 17,237,422	\$ 262,609.01
Deduct those expired and marked off as terminated.....	5,084,079	79,644.31
In force at the end of the year.....	\$ 12,153,343	\$ 182,964.70
Deduct amount re-insured.....	678,314	12,760.74
Net amount in force.....	\$ 11,475,029	\$ 170,203.95

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition and affairs of the

## STATE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State, of the State of Iowa, in pursuance of the laws of said State.

President, O. B. AYRES.

Secretary, W. M. BLACK.

[Organized or incorporated, September, 1865. Commenced business, October, 1865.]

Principal office, Des Moines, Iowa.

## CAPITAL.

Whole amount of joint stock or guaranteed capital authorized.....	\$ 200,000.00
Whole amount of capital actually paid up in cash.....	200,000.00



## ASSETS.

Value of real estate owned by the company (less \$....., the amount of encumbrance thereon).....	\$ 101,550.00		
Loans on mortgage (duly recorded and being the first liens on the fee simple), upon which not more than one year's interest is due.....	202,834.66		
Loans on mortgage (first liens), upon which more than one year's interest is due (of which \$..... is in process of foreclosure).....	None.		
Interest due on all said mortgage loans, \$1,356.41; interest accrued thereon, \$4,562.54; total.....	5,918.95		
Value of lands mortgaged, exclusive of buildings and perishable improvements.....	\$ 425,690.00		
Value of the buildings mortgaged (insured for \$94,650.00 as collateral).....	198,250.00		
Total value of said mortgaged premises.....	\$ 623,940.00		
Account of bonds of the United States, and of this State and of other States, and also of bonds of incorporated cities in this State, and of all other bonds and stocks, owned absolutely by the company:			
	Total par value	Total market value	
Polk County Savings Bank stock, 45 shares.....	\$ 4,500.00	\$ 4,950.00	
Des Moines National Bank stock, 15 shares.....	1,500.00	1,725.00	
Commercial National Bank stock, Omaha, Neb., 25 shares.....	2,500.00	2,875.00	
Security Loan and Trust Co. stock, 25 shares.....	2,500.00	2,500.00	
National Starch Manufacturing Co. stock, 19 shares.....	1,900.00	1,900.00	
National Starch Manufacturing Co. bond.....	1,000.00	1,000.00	
Beigebing-Butteli Piano Co. preferred stock, 1 share.....	100.00	100.00	
Total par and market value.....	\$ 14,000.00	\$ 15,050.00	15,050.00
Account of stocks, bonds, and all other securities (except mortgages) hypothecated to the company as collateral security for cash actually loaned by the company, with the par and market value of the same, and the amount loaned on each:			
	Total par value.	Total market value.	Amount loaned thereon.
Savery House Hotel Co. stock, 1 share..\$	1,000.00	\$ 1,000.00	\$ 500.00
Security Loan and Trust Co. stock, 50 shares.....	5,000.00	2,750.00	1,110.78
Security Loan and Trust Co. stock, 50 shares.....	5,000.00	2,750.00	2,300.00
Total par and market value and amount loaned thereon.....	\$ 11,000.00	\$ 6,500.00	\$ 3,910.78
Cash in the company's principal office.....			2,401.23
Cash belonging to the company deposited in bank:			
Iowa National Bank.....			40,192.54
Interest due and accrued on stocks and bonds not included in "market value".....			288.07
Interest due and accrued on collateral loans.....			227.00
Gross premiums (as written in the policies) in course of collection, not more than three months due.....			49,300.63
Bills receivable, not matured, taken for fire, marine and inland risks, (including \$3,183.52, interest accrued thereon).....			109,300.00
All other property belonging to the company, viz: Rents due and accrued, \$1,002.94; due from other companies for re-insurance, on losses already paid: Council Bluffs, \$71.90; Capital, Des Moines, \$21.29; Des Moines Insurance Co., \$215.30; Farmers' Insurance Co. of Cedar Rapids, \$242.95; Farmers' Insurance Co., Seattle, \$27.60; Firemen's, Dayton, \$200.56; National, Hartford, \$1,221.57; Rockford Insurance Co., \$446.62; Syndicate, Minneapolis, \$134.10; total.....			3,590.83
The gross amount of all the assets of the company.....			\$ 534,565.44
Amount of premiums unpaid on policies which have been issued more than three months.....			None
Aggregate amount of all the assets of the company, stated at their actual value.....			\$ 534,565.44

## LIABILITIES.

Gross claims for adjusted and unpaid losses to become due.....	\$ 4,775.50
Gross losses in process of adjustment, or in suspense, including all reported and supposed losses.....	14,385.50
Losses resisted, including interest, costs and other expenses thereon.....	4,077.50
Total gross amount of claims for losses.....	\$ 23,238.50
Deduct re-insurance thereon.....	2,685.00
Gross premiums received and receivable upon all unexpired fire risks, running one year or less from date of policy, including interest premiums on \$182,379.14; unearned premiums (50 per cent).....	\$ 91,180.57
Gross premiums received and receivable, upon all unexpired fire risks, running more than one year from date of policy, \$562,130.88; unearned premiums (pro rata).....	301,650.95
Total.....	\$ 392,840.52
Deduct premiums on risks re-insured, \$30,915.88, at 50 per cent.....	\$ 15,457.94
Deduct premiums on which notes are over due, \$149,995.23 pro rata.....	97,407.91
Total.....	\$ 112,935.85
Total unearned premiums as computed above.....	\$ 379,884.67
Due and accrued for agency and other miscellaneous expenses.....	7,942.30
Checks not presented for payment.....	4,885.56
Total amount of all liabilities, except capital stock and net surplus.....	\$ 313,266.03
Joint-stock capital actually paid up in cash.....	200,000.00
Surplus beyond capital and all other liabilities.....	21,290.41
Aggregate amount of all liabilities, including paid-up capital stock and net surplus.....	\$ 534,565.44

## INCOME DURING THE YEAR.

Gross premiums received in cash, without any deductions (including \$..... premiums of previous years).....	\$ 448,504.23	For fire risks.
Deduct only re-insurance, rebate, abatement and return premiums.....	57,269.34	
Net cash actually received for premiums.....	\$ 391,234.89	
Bills and notes received during the year for premiums remaining unpaid.....	\$ 63,558.74	
Received for interest on bonds and mortgages.....	16,249.20	
Received for interest and dividends on stocks and bonds, collateral loans, and from all sources.....	4,452.33	
Income received from all other sources, viz: Rents, \$7,893.57.....	7,893.57	
Aggregate amount of income actually received during the year in cash.....	\$ 419,829.00	



## EXPENDITURES DURING THE YEAR.

	On fire risks.
Gross amount actually paid for losses (including \$12,034.20 losses occurring in previous years).....	\$ 209,984.33
Deduct all amounts actually received for salvages (whether on losses of the last or of previous years) \$.....; and all amounts actually received for re-insurance in other companies, \$15,656.54; total deductions.....	15,656.54
Net amount paid during the year for losses.....	\$ 194,327.79
Cash dividends actually paid stockholders; (amount of stockholders' dividends declared during the year).....	12,000.00
Paid for commissions or brokerage.....	96,345.84
Paid for salaries, fees, and all other charges of officers, clerks, agents, and all other employes.....	39,481.40
Paid for State and local taxes in this and other states.....	8,872.01
All other payments and expenditures, viz: Traveling expenses, postage, fuel, repairs, printing, advertising, supplies, etc.....	32,190.52
Aggregate amount of actual expenditures during the year, in cash.	\$ 383,217.56

## MISCELLANEOUS.

	Fire risks.	Premiums thereon.
In force on the 31st day of December of the preceding year.....	\$ 41,469,628	\$ 765,677.75
Written or renewed during the year.....	24,929,797	443,541.98
Total.....	\$ 66,399,335	\$ 1,209,219.73
Deduct those expired and marked off as terminated.....	26,423,101	464,709.71
In force at the end of the year.....	\$ 39,976,234	\$ 744,510.02
Deduct amount re-insured.....	1,601,850	30,915.88
Net amount in force.....	\$ 38,374,375	\$ 713,594.14
Deduct premiums where notes are over due.....		149,995.25
Net amount in force.....		\$ 563,598.89

## FIRE INSURANCE TABLES.

TABLE No. I

Gives all the information reported to the Auditor by the mutual fire and tornado associations doing business in the State during the year 1891, and in addition a column of percentages of cost to amount insured.

TABLE No. II

Is an exhibit of the business transacted in Iowa during the year 1891 by all companies filing statements the present year. The business of Iowa companies is first given and computed separately, and so with other companies. Grand totals show the entire business for the year.

TABLE No. III

Gives an exhibit of the entire amount of business transacted by all companies operating in the State during the year. Also, their condition, showing capital, assets, liabilities and net surplus.

TABLE No. IV

Is a classified exhibit of the gross assets of all companies transacting business in the State during the year.

TABLE No. V

Is a classified exhibit of the nature of the liabilities of all companies authorized to transact business in the State during the year.



## TABLE

An exhibit of the business of the Co-operative Fire and Tornado

## No. I.

Associations of the State, for the year ending December 31, 1891.

COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.	NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1891.	Risks written and terminated during the year.	Risks cancelled during the year.
1 Adair	Farmers Mutual Fire Ins. Ass'n	L. M. Kilburn	Fontanella	J. E. Brooks	Greenfield	March 1, 1888	276,753.00	57,200.00	16,943.00
2 Adams	Farmers Mutual F & L Ass'n	T. S. H. Daugherty	Cromwell	C. J. Anderson	Lenox	March 27, 1891	628,310.00	246,478.00	35,264.00
3 Allamakee	German Farmers Mut. Aid Ass'n	Andrew Sandry	Laurens	E. Barfield	Laurens	April 2, 1879	666,733.00	52,653.00	3,725.00
4 Allamakee	Scandinavian Mut. Pro. Ass'n	Jno. A. Drogset	Klon	A. A. Grangord	Elon	March 1, 1890	301,713.00	6,322.00	5,826.00
5 Audubon	Greely Farmers Mut. Fire	P. C. Schuenker	Jones	P. C. J. Voss	Exira	Aug. 11, 1888	51,012.00	35,636.00	9,945.00
6 Benton	Eden Fire	Sam'l Ward	Vinton	I. S. Chownorth	Vinton	Jan. 1872	703,800.00	78,010.00	13,206.00
7 Benton	Iowa Twp. Mut. Fire	W. G. Kramer	Luzerne	B. Schenken	Luzerne	March 4, 1872	774,000.00	85,450.00	25,725.00
8 Black Hawk	Farmers Mutual F & L	W. H. Round	Osaka Falls	P. F. Hoover	Waterloo	May 1, 1878	2,802,200.00	885,500.00	254,257.00
9 Boone	Farmers Mutual	Jno. G. Ahrens	Mackey P. O.	H. Herrou	Huone	Jan. 2, 1871	871,651.00	207,381.00	107,408.00
10 Boone	Swede Mutual	Earnest Carlson	Boone	Jno. Anderson	Madrid	April 16, 1884	191,127.00	60,890.00	26,665.00
11 Bremer	Farmers Mutual Fire	M. Farrington	Denver	A. W. Emily	Horton	March 28, 1875	2,351,500.00	401,502.00	691,044.00
12 Bremer	First German Mut. F & L S.	Ernest M. Bartles	Denver	H. Grunwald	Maxfield	Dec. 14, 1878	261,322.00	200,111.00	60,098.00
13 Bremer	German Farmers Mut. L & S	H. C. Weite	Maxfield	Jno. Moler	Klinger	Sept. 28, 1875	1,136,822.00	287,341.00	202,228.00
14 Buchanan	Farmers Mutual	A. P. Mills	Independence	Jno. H. W. Hahn	Independence	Feb. 1, 1879	1,211,000.00	427,807.00	172,446.00
15 Buchanan	Patrons & Farmers	L. J. Curtis	Independence	T. S. Cameron	Independence	Feb. 22, 1879	608,415.00	140,120.00	14,435.00
16 Buena Vista	Farmers Mut. Fire Ins. Ass'n	E. W. Crowell	Alta	Geo. A. Dabiel	Alta	July 1, 1887	274,686.00	106,292.00	72,940.00
17 Butler	Farmers Mutual	Richard Daniels	Parkersburg	Jno. W. Wells	Bristow	Feb. 18, 1876	1,286,724.00	409,363.00	303,600.00
18 Calhoun	Farmers Mutual	G. Pocock	Lake City	J. L. Hilde	Lake City	May 1, 1880	125,250.00	48,845.00	25,483.00
19 Calhoun	German Mut. F & L W S	Jno. Heide	Pomeroy	Wm. Baumgart	Pomeroy	April 1, 1887	103,500.00	45,900.00	None
20 Carroll	Farmers Mutual F & L	Wm. Sexton	Gildred	G. W. Briggs	Gildred	May 3, 1890	107,675.00	36,120.00	4,600.00
21 Carroll	German Mut. F L W C & T	Heinrich Kasperen	Gracida	Henry Shivers	Manning	Jan. 1, 1886	321,279.00	729,654.00	808,744.00
22 Carroll	Hillsdale Mutual	P. Jos. Koung	Halbur	G. C. Schwaner	Halbur	March 24, 1879	111,975.00	28,803.00	1,495.00
23 Cass	Farmers Mutual	Henry Boll	Atlantic	Geo. W. Franklin	Atlantic	Feb. 14, 1880	369,879.00	104,114.00	34,126.00
24 Cass	Hillsdale Mutual	P. Eppeheimer	Lynne	Henry Muller	Lynne	Jan. 5, 1880	151,915.00	22,320.00	25,670.00
25 Cedar	Springdale Mutual	John Pearson	Springdale	W. S. Kather	Springdale	Jan. 30, 1871	667,983.00	107,161.00	117,330.00
26 Cerro Gordo	Farmers Mutual Ins. Ass'n	J. G. Brown	Mason City	S. Deane	Mason City	July 21, 1890	427,084.00	175,820.00	96,905.00
27 Cherokee	Maple Valley	Galen W. Busch	Aurelia	C. Leitch	Aurelia	Nov. 20, 1889	175,000.00	378,155.00	303,312.00
28 Cherokee	Western Cherokee Mut. F & L	John Gref Jr.	Marcus	G. W. Hartley	Marcus	May 4, 1880	446,952.00	149,044.00	49,044.00
29 Chickasaw	Farmers Mutual	Fred Markels	New Hampton	Seth Martin	New Hampton	June 1, 1875	551,100.00	60,636.00	56,034.00
30 Clay	Farmers Mutual	J. P. Mills	Greeneville	H. H. Crandall	Spencer	Feb. 1, 1880	362,015.00	274,605.00	19,175.00
31 Clayton	Farmers Mutual F & L	O. A. Kenyon	McGregor	H. Myer	Elader	Feb. 15, 1875	1,796,900.00	111,753.00	79,273.00
32 Clayton	Farmers Mutual	Peter Eberhardt	Odellport	C. Leitch	Springdale	April 2, 1886	1,742,838.00	378,155.00	127,992.00
33 Clinton	Farmers Mutual	Michael Sullivan	Wellen	J. Alex. Smith	DuWitt	Dec. 5, 1874	1,195,000.00	332,880.00	128,404.00
34 Clinton	German Farmers	Geo. Riedel	Wheatland	Wm. L. Nickels	Wheatland	—	312,945.00	34,570.00	10,860.00
35 Clinton	German Mutual F & L	Jno. Rathje	Grand Mound	Henry S. Hahn	Grand Mound	May 27, 1879	249,270.00	14,278.00	6,017.00
36 Clinton	German Mutual F & L	Caspar Anderson	Loyon	Geo. Ritz	Loyon	—	501,200.00	7,360.00	4,895.00
37 Crawford	Farmers Mutual Ins. Society	August Lundell	Odellport	A. Norvins	Kiron	March 5, 1879	411,080.00	127,405.00	74,429.00
38 Crawford	Mut. F & L of Ger. Farmers	August Schults	Denson	Fred Jensen	Norgran	March 1, 1880	1,253,650.00	379,044.00	44,941.00
39 Dallas	Patrons Mutual	Nicholas Angle	Dexter	J. E. Chandler	Dexter	Dec. 30, 1875	407,570.00	18,960.00	52,305.00
40 Decatur	Farmers Mutual	A. S. Gardner	Leos	Robt. McCull	Garden Grove	Dec. 4, 1873	200,520.00	40,000.00	20,025.00
41 Delaware	Farmers Mutual Fire	J. S. Gates	Manchester	G. D. Wood	Dundee	Oct. 7, 1879	132,364.00	11,820.00	8,130.00
42 Des Moines	Farmers Mutual	E. Woodward	Burlington	S. G. Gorman	Burlington	April 1873	456,362.00	25,105.00	76,007.00
43 Des Moines	German Mut. Aid Fire Ass'n	John M. Kopp	Dodgeville	Jacob Schenken	Burlington	May 25, 1867	474,110.00	28,244.00	4,740.00
44 Des Moines	Swedish Mutual	Andrew Peterson	Burlington	Nels Anderson	Burlington	April 12, 1869	176,310.00	18,625.00	4,105.00
45 Des Moines	Swedish Lutheran Mutual	Ludwig Holmes	Burlington	A. J. Swenson	Burlington	Feb. 11, 1869	139,400.00	154,961.00	None
46 Dubuque	Farmers Alliance Mutual	N. F. Simpson	Farley	W. H. Hogan	Farley	June 12, 1891	—	165,722.00	8,200.00
47 Fayette	Mutual Fire	F. A. Rawson	Brush Creek	R. H. Young	Colwell	Sept. 1, 1875	1,838,746.00	392,466.00	391,522.00
48 Fayette	German Mutual Fire	Gustav Blesin	Eldorado	Charles Mo	West Union	July 7, 1877	1,227,563.00	190,800.00	42,900.00
49 Floyd	Farmers Mutual	S. P. Wetherbee	Charles City	C. P. Cole	Charles City	Jan. 2, 1880	1,240,200.00	411,670.00	302,514.00
50 Franklin	Farmers Insurance Co.	David Church	Hampton	S. McDonald	Hampton	June 6, 1860	277,504.00	116,330.00	13,831.00



TABLE No. I—

COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
51 Greene	Farmers Mutual F. & L.	G. W. Wiant	Rippey.
52 Grundy	Farmers Mutual F. & L.	J. S. King	Fifteen Mile.
53 Guthrie	Farmers Mutual Fire Ass'n.	W. C. Betts	Casey.
54 Hancock	Farmers Mut. Ins. Co. German Society of the M. E. church.	Louis Simpson	Klems.
55 Hancock	Farmers Mutual F. & L.	N. P. Bayer	Ellington.
56 Hardin	Farmers Mutual.	T. I. McChesney	Iowa Falls.
57 Hardin	Providence Twp. Mutual.	J. C. Williams	New Providence.
58 Harrison	Farmers Mutual F. & L.	J. H. Hise	Magnolia.
59 Henry	Farmers Mutual.	H. C. Brown	Mt. Pleasant.
60 Henry	Sec. Mutual Protective.	Jac. C. Hottel	Swedesburgh.
61 Howard	Farmers Union Mutual F. & L.	S. A. Converse	Cresco.
62 Humboldt	Farmers Mutual.	J. H. Pritchard	Bode.
63 Ida	Blaine Center F. & L.	R. B. Miller	Ida Grove.
64 Iowa	Lenox Mutual F. & L.	H. F. Burmeister	Norway.
65 Iowa	Patrons Mutual.	Geo. C. Hoise	Williamsburg.
66 Jackson	Farmers Mutual Aid Ass'n.	Otto Schmidt	Van Buren.
67 Jefferson	Farmers Ins. Union	J. L. Knight	Fairfield.
68 Johnson	Lincoln Mutual.	Thos. Birckett	W. Liberty.
69 Johnson	Northwestern Farmers Mut. F.	Isaac Myers	No. Liberty.
70 Johnson	Farmers Mut. of Sharon, Liberty and Washington Twp.	Marlin Birrell	Riverside.
71 Johnson	Union Farmers Mutual.	R. M. Williams	Iowa City.
72 Jones	German Mutual Fire	Geo. Baister	Scotch Grove.
73 Keokuk	Farmers Pioneer Mutual.	Jas. Lyle	Keota.
74 Keokuk	Prairie Farmers Mutual.	J. H. Harding	What Cheer.
75 Kosuth	Mutual Insurance.	J. E. Blackford	Algona.
76 Linn	Brown Twp. Mutual.	Jac. F. Griffin	Springville.
77 Linn	Linn Mutual.	Joseph H. Haskitt	Algona.
78 Linn	Linn Twp. Mutual F. & L.	J. C. Goudy	Mt. Vernon.
79 Linn	West Side Mutual.	Wm. Cre	Fairfax.
80 Louisa	Farmers Mutual Fire	Jacob Leiberknecht	Letts.
81 Lucas	Mutual F. & L.	Jac. Robinson	Lucas.
82 Madison	Farmers Mutual.	Geo. D. McDonough	Albia.
83 Marshall	Iowa Valley Mutual.	Jac. Rolston	Albia.
84 Marshall	Farmers Mutual Fire	B. F. Smith	Marshalltown.
85 Mitchell	Farmers Mutual Fire	A. S. Faville	Osage.
86 Mitchell	German Farmers Mutual.	A. H. Rosenberg	St. Ansgar.
87 Muscatine	Farmers Mutual.	Lindley Hoops	Muscatine.
88 Muscatine	White Pigeon F. & L.	C. W. Darbey	Wilcox.
89 Osceola	Farmers Mutual F. & L.	G. S. Downend	Sibley.
90 O'Brien	Farmers Mut. F. & L. Ins. Ass'n.	J. P. Martin	Sutherland.
91 Page	Morton Twp. Farmers Mut. F.	J. D. Laughlin	Shenandoah.
92 Palo Alto	Farmers Mutual.	J. C. Baker	Emmettsburg.
93 Plymouth	Farmers Mutual Ins. Ass'n.	Jac. Schneider	Hinton.
94 Pocahontas	Farmers Mutual F. & L.	C. M. Sayler	Pomeroy.
95 Polk	Farmers Mutual.	C. D. Reinking	Des Moines.
96 Polk	Swedish Mutual.	Alfred Holm	Des Moines.
97 Pottawattamie	Farmers Mutual Fire	Rasmus Campbell	Council Bluffs.

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1891.	Risks written and terminated during the year.	Risks cancelled and terminated during the year.
Lee Davis	Scranton	March 22, 1888	\$91,462.00	128,727.00	16,025.00
Chas. G. Rogers	Grundy Center	July 25, 1888	350,560.00	150,324.50	35,273.00
P. D. Steen	Menlo	March 24, 1882	144,025.00	50,220.00	9,870.00
Chas. Schuler	Garner	April 29, 1887	429,348.00	80,046.00	35,294.00
G. R. Mahen	Forest City	July 1, 1889	53,802.00	22,658.00	500.00
Sam'l W. Pile	Iowa Falls	May 26, 1886	103,225.00	90,103.00	1,700.00
J. J. Wood	New Providence	Aug. 14, 1871	125,000.00	37,822.00	30,824.00
C. W. Cadwell	Logan	June 25, 1887	380,313.00	86,806.00	14,800.00
Ed. N. Kitchen	Mt. Pleasant	June 10, 1875	1,627,515.00	385,273.00	314,270.00
A. F. Langer	Swedesburgh	Jan. 13, 1878	77,840.00	61,940.00	48,140.00
Jac. Steinman	Cresco	July 1, 1886	101,630.00	190,523.00	None.
T. A. Rosning	Bode	Sept. 25, 1886	357,067.00	17,472.00	68,286.00
Alex Hartley	Ida Grove	March 31, 1887	99,561.00	38,008.00	8,745.00
H. L. Utloff	Norway	April 14, 1883	286,965.00	38,225.00	2,840.00
Levi Lewis	Victor	Sept. 4, 1875	1,111,132.00	147,702.00	56,170.00
T. F. Elliott	Preston	April 3, 1875	691,700.00	494,441.00	310,791.00
W. R. France	Osage	Nov. 15, 1873	446,291.00	179,980.00	50,915.00
Hiram Heath	Iowa City	Nov. 15, 1873	306,156.00	73,728.00	36,162.00
R. A. Keen	No. Liberty	Feb. 11, 1882	473,083.00	410,078.00	303,721.00
Isaac S. Weber	Iowa City	July 7, 1860	226,223.00	34,732.00	8,007.00
Edward Tudor	Iowa City	Dec. 6, 1873	230,441.00	56,000.00	20,560.00
Harm Harris	Langworthy	Dec. 1, 1888	184,215.00	82,694.00	2,825.00
F. P. Newton	Keota	Nov. 10, 1880	510,460.00	230,667.00	190,430.00
H. O. Prie	Nassau	Feb. 1, 1886	979,642.00	440,900.00	143,796.00
E. Blackford	Algona	April 9, 1887	336,249.00	151,328.00	8,008.00
Jarvis C. Gritman	Springville	Nov. 30, 1887	175,065.00	222,500.00	201,584.00
Joseph Haskitt	Algona	Nov. 30, 1887	229,047.00	272,136.00	139,560.00
Alex Torrance	Mt. Vernon	Aug. 27, 1870	604,107.00	188,875.00	134,210.00
James Yull	Cedar Rapids	May 18, 1874	1,083,140.00	283,860.00	202,280.00
Wm. G. Allen	Wapello	Sept. 5, 1874	363,396.00	48,220.00	22,770.00
Geo. W. Larimer	Charlton	Jan. 10, 1887	500,401.00	120,900.00	46,224.00
B. D. McDonough	Van Meter	Dec. 1, 1888	442,496.00	60,595.00	54,865.00
F. S. Whelan	Albia	Nov. 1, 1890	761,140.00	134,501.00	56,850.00
A. M. Miller	Marshalltown	Jan. 24, 1872	369,551.00	83,613.00	77,513.00
J. H. Morse	Osage	April 1, 1874	1,460,515.00	254,595.00	67,270.00
Aug. F. Krause	St. Ansgar	Dec. 12, 1881	392,301.00	42,600.00	8,845.00
J. B. Joslin	Swetland	Dec. 1, 1882	712,650.00	48,720.00	46,870.00
J. L. Giesler	Wilcox	Dec. 1, 1883	1,132,346.00	150,700.00	72,441.00
Will Thomas	Sibley	Nov. 6, 1880	85,225.00	42,710.00	7,776.00
L. T. Gates	Gaza	July 19, 1890	101,416.00	53,627.00	13,175.00
Wm. Davidson	Coin	Feb. 28, 1887	434,114.00	55,040.00	7,810.00
E. P. McAvoy	Emmettsburg	April 3, 1886	650,000.00	267,750.00	123,421.00
Robert Crouch	Merrill	April 30, 1886	127,850.00	43,450.00	25,800.00
J. J. Bruce	Rofo	Jan. 1, 1891	751,100.00	10,301.00	2,800.00
R. A. Pilmer	Des Moines	April 6, 1874	1,152,475.00	509,000.00	64,467.00
C. A. Ryden	Des Moines	Dec. 10, 1878	62,828.00	10,301.00	7,500.00
E. H. Oldendorf	Council Bluffs	Dec. 10, 1878	1,815,707.00	288,427.00	226,309.00



TABLE No. I—

COUNTY.	NAME OF COMPANY.	NAME OF PRESIDENT.	ADDRESS OF PRESIDENT.
98 Poweshiek.....	Farmers Mutual.....	A. J. Blakely.....	Grinnell.....
99 Ringgold.....	Farmers Mut. Fire Ins. Asso.....	Wm. Shriver.....	Mt. Ayr.....
100 Sac.....	Farmers Mutual.....	Wm. D. Forbes.....	Wall Lake.....
101 Scott.....	Farmers Mutual.....	Jno. E. Dempster.....	Donahue.....
102 Scott.....	Mut. Fire Self Ins. Co. of German Householders.....	Chr. Pahl.....	Blue Grass.....
103 Scott.....	Walcott Mutual Fire.....	Jno. Voght.....	Stockton.....
104 Shelby.....	Danish Mutual Fire.....	Rasmus Hansen.....	Elk Horn.....
105 Shelby.....	Farmers Mutual.....	Marsellus Larson.....	Kirkman.....
106 Shelby.....	Westphalia Farmers Society.....	Fred W. Loebr.....	Westphalia.....
107 Sioux.....	Farmers Mutual.....	Robt. Patterson.....	Hull.....
108 Story.....	Farmers Mutual F. and L.....	A. J. Graves.....	Ames.....
109 Story.....	Farmers Mutual.....	Jno. Evenson.....	Roland.....
110 Story.....	Feldburg Mutual.....	Jno. O. Severeid.....	Hufley.....
111 Tama.....	Farmers Mutual Aid.....	W. G. Malin.....	Tama.....
112 Tama.....	Mutual Fire Ins. Co. of German Farmers.....	Henry Voegel.....	Berlin.....
113 Taylor.....	Farmers Mut. Ins. Co. of Holt and Nodaway Townships.....	H. W. Burk.....	Guss.....
114 Van Buren.....	Southern Van Buren Co.....	E. B. Kirkendall.....	Leando.....
115 Van Buren.....	Farmers Mut. Protect. Ass'n.....	J. M. Bryant.....	Birmingham.....
116 Wapello.....	Kirkville Mut. F. & L. Ins. Ass'n.....	Jno. Reed.....	Kirkville.....
117 Wapello.....	Munterville Mut. F. & L. Ass'n.....	Sam'l Johnson.....	Munterville.....
118 Warren.....	Farmers Mutual.....	Jno. Bauer.....	Lacona.....
119 Wayne.....	Farmers Mutual Fire.....	H. C. Miller.....	Corydon.....
120 Webster.....	Farmers Mutual Ins. Ass'n.....	L. S. Coffin.....	Ft. Dodge.....
121 Webster.....	Scandinavian Mutual.....	Swan Johnson.....	Dayton.....
122 Washington.....	Farmers Mut. Ins. Ass'n.....	D. A. Boyer.....	Dublin.....
123 Winnebago.....	Farmers Mut. F. & L. Ins. Ass'n.....	L. O. Dahlen.....	Lake Mills.....
124 Winneshiek.....	Farmers Mutual Fire.....	C. R. Williams.....	Washington Pr.....
125 Winneshiek.....	Norwegian Mut. Protect. Ass'n.....	O. T. Lommen.....	Ossian.....
126 Woodbury.....	Woodbury and Plymouth Counties Farmers Mutual.....	H. S. Eberly.....	Haskins.....
127 Worth.....	Farmers Mutual.....	E. E. Savre.....	Northwood.....
128 Wright.....	Farmers Mut. Ins. Ass'n.....	J. G. Mechem.....	Clarion.....
129 .....	Iowa Mut. Tornado, Cyclone & Windstorm Ins. Ass'n.....	Miles Bradford.....	Washington.....
Total.....			

THE FOLLOWING WERE RECEIVED TOO LATE FOR

Jasper.....	Farmers Mut. Fire Ins. Co.....	A. L. Harrah.....	Newton.....
Montgomery.....	Villisca Mutual Fire.....	W. H. Parker.....	Stanton.....

CONTINUED.

NAME OF SECRETARY.	ADDRESS OF SECRETARY.	Date of organization.	Risks in force January 1, 1894.	Risks written and renewed during the year.	Risks canceled and terminated during the year.
L. G. C. Pierce.....	Grinnell.....	Jan. 25, 1875	764,385.00	95,449.00	34,961.00
Thos. Wilson.....	Mt. Ayr.....	April 9, 1887	224,353.00	32,322.00	35,563.00
Elwood Tatum.....	Wall Lake.....	August, 1875	630,450.00	232,500.00	101,150.00
Henry Parmele.....	Davenport.....	Jan. 24, 1874	210,140.00	60,510.00	37,915.00
Chr. Pahl.....	Blue Grass.....	Aug. 8, 1868	966,255.00	22,305.00	13,600.00
H. H. Sindt.....	Walcott.....	May 1, 1883	300,655.00	21,575.00	4,320.00
Hans Peterson.....	Elk Horn.....	March 1, 1886	264,775.00	306,830.00	100,207.00
A. N. Buckman.....	Kirkman.....	Feb. 12, 1887	241,150.00	86,106.00	21,265.00
J. Rlesohenberger.....	Westphalia.....	Jan. 9, 1890	60,085.00	26,737.00	930.00
J. K. Sheldon.....	Hull.....	Jan. 3, 1886	155,037.00	26,890.00	10,140.00
D. M. Hayden.....	Ames.....	July 1, 1887	286,367.00	122,723.00	11,775.00
R. K. Gaard.....	Roland.....	Nov. 1, 1885	240,531.00	158,600.00	70,512.00
A. K. Olson.....	Huxley.....	April 11, 1887	45,070.00	20,285.00	
Jas. O'Neill.....	Traer.....	March 11, 1873	1,104,364.00	80,707.00	24,436.00
Franz Meggers.....	Traer.....		635,706.00	97,085.00	24,064.00
John Carlisle.....	Villisca.....	April 4, 1888	61,360.00	25,918.00	710.00
Henry J. Worden.....	Pittsburg.....	March 2, 1891		146,675.00	1,000.00
J. S. Hope.....	Birmingham.....	Dec. 14, 1871	275,411.00	33,264.00	1,099.00
J. P. Thompson.....	Kirkville.....		310,381.00	88,511.00	81,046.00
C. E. Johnson.....	Munterville.....	March 10, 1881	49,615.00	16,982.00	17,370.00
H. F. Durham.....	Milo.....	Jan. 2, 1888	82,772.00	11,474.00	7,894.00
W. W. Thomas.....	Corydon.....	April 6, 1872	635,335.00	44,000.00	10,430.00
C. H. Payne.....	Ft. Dodge.....	Oct. 14, 1884	730,325.00	278,691.00	131,651.00
C. E. Borg.....	Pilot Mound.....	Oct. 24, 1884	378,897.00	98,369.00	38,377.00
Miles Bradford.....	Washington.....	June 21, 1874	1,792,631.00	475,692.00	199,398.00
A. O. Toblissen.....	Lake Mills.....		167,000.00	95,800.00	43,510.00
Christian Lowers.....	Decorah.....	March 24, 1877	327,875.00	33,686.00	16,405.00
J. J. Running.....	Nordress.....	March 16, 1872	824,543.00	180,018.00	29,862.00
M. E. Twitchell.....	Moville.....	Feb. 20, 1889	67,811.00	41,144.00	
T. C. Rone.....	Northwood.....	March 25, 1882	681,360.00	233,924.00	93,145.00
T. W. Smith.....	Clarion.....	June 28, 1890	142,256.00	132,140.00	1,600.00
J. B. Herriman.....	West Union.....	Jan. 4, 1884	10,247,629.00	4,409,683.00	1,342,603.00
			\$ 80,657,231.00	\$ 25,270,045.00	\$ 10,242,086.00

CLASSIFICATION AND ENTRY IN THEIR PROPER PLACES.

W. F. Boyd.....	Newton.....	May 10, 1875	\$ 480,894.00	\$ 123,737.00	\$ 3,954.00
P. B. English.....	Villisca.....	May 28, 1891		250,934.00	4,365.00







TABLE No. 1—

COUNTY.	NAME OF COMPANY.
51 Greene	Farmers Mutual Fire and Lightning
52 Grundy	Farmers Mutual Fire and Lightning
53 Guthrie	Farmers Mutual Fire Association
54 Hancock	Farmers Mut. Ins. Society, German Society of the M. E. Church
55 Hancock	Farmers Mutual Fire and Lightning
56 Hardin	Farmers Mutual
57 Hardin	Providence Township Mutual
58 Harrison	Farmers Mutual Fire and Lightning
59 Henry	Farmers Mutual
60 Henry	Svea Mutual Protective
61 Howard	Farmers Union Mutual Fire and Lightning
62 Humboldt	Farmers Mutual
63 Ida	Blairs Center Fire and Lightning
64 Iowa	Lenox Mutual Fire and Lightning
65 Iowa	Patrons Mutual
66 Jackson	Farmers Mutual Aid Association
67 Jefferson	Farmers Insurance Union
68 Johnson	Lincoln Mutual
69 Johnson	Northwestern Farmers Mutual
70 Johnson	Farmers Mutual of Sharon, Liberty and Washington Townships
71 Johnson	Union Farmers Mutual
72 Jones	German Mutual Fire
73 Keokuk	Farmers Pioneer Mutual
74 Keokuk	Prairie Farmers Mutual
75 Kossuth	Mutual Insurance Company
76 Linn	Brown Township Mutual
77 Linn	Ceska Farmerska
78 Linn	Linn Township Mutual Fire and Lightning
79 Linn	West Side Mutual
80 Louisa	Farmers Mutual Fire
81 Lucas	Mutual Fire and Lightning
82 Madison	Farmers Mutual
83 Marshall	Iowa Valley Mutual
84 Marshall	Farmers Mutual Fire
85 Mitchell	Farmers Mutual Fire
86 Mitchell	German Farmers Mutual
87 Muscatine	Farmers Mutual Fire
88 Muscatine	White Pigeon Fire and Lightning
89 Osceola	Farmers Mutual Fire and Lightning
90 O'Brien	Farmers Mutual Fire and Lightning Association
91 Page	Mortons Township Farmers Mutual Fire
92 Palo Alto	Farmers Mutual
93 Plymouth	Farmers Mutual Insurance Association
94 Pocahontas	Farmers Mutual Fire and Lightning
95 Polk	Farmers Mutual
96 Polk	Swedish Mutual
97 Pottawattamie	Farmers Mutual Fire
98 Poweshiek	Farmers Mutual
99 Ringgold	Farmers Mutual Fire Insurance Association
100 Sac	Farmers Mutual

CONTINUED.

Risks in force Jan- uary 1, 1892.	Losses paid during the year.	Amount paid to officers and em- ployes.	Amount of other expenses.	Total expenses during the year.	Cost of \$1,000 of insurance.
611,274.00	1,709.50	244.04	69.34	2,022.88	3.30
483,617.00	683.00	114.25	57.35	856.50	1.77
189,285.00	30.00	156.11	30.69	255.70	1.35
493,100.00	460.00	60.20	100.41	689.61	1.59
75,360.00	None.	52.00	None.	52.00	.091
191,818.00	55.00	98.00	70.71	223.71	1.16
135,955.00	211.00	39.00	31.45	281.45	2.06
652,278.00	445.00	441.00	29.00	915.00	1.40
1,508,520.00	2,275.86	575.50	110.15	2,961.51	1.96
90,730.00	None.	35.50	8.00	44.40	.489
202,153.00	None.	202.30	61.30	263.60	1.31
248,671.00	175.00	104.00	37.21	316.21	1.27
129,774.00	5.00	82.00	22.50	109.50	.843
322,950.00	230.00	42.00	21.00	293.00	.907
1,199,778.00	4,399.07	246.60	48.91	4,664.58	3.88
1,115,350.00	2,945.85	720.00	74.15	3,740.00	3.35
578,462.00	1,205.00	242.57	46.25	1,453.82	2.51
319,735.00	500.00	114.50	9.00	624.40	1.05
588,430.00	120.45	151.55	37.55	309.55	.596
252,808.00	725.00	47.38	19.21	791.50	3.13
236,601.00	956.24	118.50	15.14	1,089.88	4.60
263,487.00	1,696.00	84.55	16.82	1,797.37	6.82
500,681.00	1,380.00	140.00	70.00	1,590.00	2.69
1,267,836.00	920.80	493.00	70.39	1,562.19	1.18
479,522.00	788.00	250.00	None.	1,038.00	2.16
745,581.00	1,198.16	285.00	40.75	1,523.91	2.04
772,242.00	242.50	289.40	31.00	562.90	.728
658,765.00	78.00	206.30	48.05	332.35	.504
1,206,614.00	674.54	457.01	41.50	1,173.05	.926
388,876.00	987.50	70.00	18.40	1,075.90	2.76
670,743.00	1,584.50	172.00	44.18	1,800.68	2.68
447,890.00	228.00	91.75	14.35	334.10	.745
831,840.00	2,150.00	180.00	60.71	2,390.71	2.88
903,349.00	4,684.95	None.	168.60	4,853.55	5.36
1,647,680.00	1,497.47	388.74	32.19	1,918.40	1.16
236,146.00	141.48	76.00	3.42	220.90	.935
714,515.00	1,185.00	525.75	56.90	1,767.65	2.47
1,220,107.00	819.98	450.00	None.	1,269.98	1.04
120,563.00	20.00	45.50	20.60	87.10	.722
139,866.00	338.00	135.00	12.98	485.98	3.45
471,344.00	102.56	144.00	9.50	349.06	.528
794,428.00	1,202.00	464.51	70.25	1,826.55	2.29
145,403.00	1,000.00	73.00	11.00	1,084.00	7.45
89,872.00	None.	132.00	121.30	253.30	2.81
1,296,988.00	2,028.55	611.37	275.49	2,915.41	2.24
81,617.00	None.	24.50	12.65	37.15	.518
1,887,835.00	3,021.76	871.34	103.42	3,996.52	2.11
824,873.00	970.65	181.00	42.00	1,194.25	1.44
221,112.00	190.63	83.00	10.00	283.63	1.28
730,800.00	1,244.00	205.00	73.50	1,522.50	1.92



TABLE No. I.—

COUNTY.	NAME OF COMPANY.
101 Scott.....	Farmers Mutual.....
102 Scott.....	Mutual Fire Self Insurance Company of German Householders..
103 Scott.....	Walcott Mutual Fire.....
104 Shelby.....	Danish Mutual Fire.....
105 Shelby.....	Farmers Mutual.....
106 Shelby.....	Westphalia Farmers Society.....
107 Sioux.....	Farmers Mutual.....
108 Story.....	Farmers Mutual Fire and Lightning.....
109 Story.....	Farmers Mutual.....
110 Story.....	Feldburg Mutual.....
111 Tama.....	Farmers Mutual Aid.....
112 Tama.....	Mutual Fire Insurance Company of German Farmers.....
113 Taylor.....	Farmers Mutual Insurance Co. of Holt and Nodaway Townships
114 Van Buren.....	Southern Van Buren Company.....
115 Van Buren.....	Farmers Mutual Protective Association.....
116 Wapello.....	Kirkville Mutual Fire and Lightning Association.....
117 Wapello.....	Munterville Mutual Fire and Lightning Association.....
118 Warren.....	Farmers Mutual.....
119 Wayne.....	Farmers Mutual Fire.....
120 Webster.....	Farmers Mutual Insurance Association.....
121 Webster.....	Scandinavian Mutual.....
122 Washington.....	Farmers Mutual Insurance Association.....
123 Winnebago.....	Farmers Mutual Fire and Lightning Insurance Association.....
124 Winneshiek.....	Farmers Mutual Fire.....
125 Winneshiek.....	Norwegian Mutual Protective Association.....
126 Woodbury.....	Woodbury and Plymouth Counties' Farmers Mutual..
127 Worth.....	Farmers Mutual.....
128 Wright.....	Farmers Mutual Insurance Association.....
129.....	Iowa Mutual Tornado, Cyclone and Windstorm Insurance Ass'n
Total.....	

THE FOLLOWING WERE RECEIVED TOO LATE FOR

130 Jasper.....	Farmers Mutual Fire Insurance Company.....
131 Montgomery.....	Villisca Mutual Fire.....

CONTINUED.

Risks in force Jan- uary 1, 1892.	Losses paid during the year.	Amount paid to officers and em- ployees.	Amount of other expenses.	Total expenses during the year.	Cost of \$1,000 of insurance.
\$ 222,735.00	\$ 20.00	\$ 119.00	\$ 3.50	\$ 141.50	\$ .607
974,960.00	10.00	230.00	37.70	277.70	.284
326,960.00	23.00	130.00	3.50	156.50	.477
373,368.00	142.00	359.70	56.94	458.64	1.22
305,991.00	234.50	140.50	31.44	406.44	1.32
94,902.00	133.94	27.37	7.12	167.83	1.76
171,787.00	100.00	133.10	None.	232.10	1.35
397,315.00	87.00	279.00	120.00	486.00	1.22
328,619.00	10.00	489.55	31.98	531.53	1.61
65,355.00	60.00	74.78	None.	134.78	2.06
1,159,725.00	2,032.62	184.20	53.47	2,270.29	1.95
708,737.00	716.25	340.69	40.00	1,096.94	1.54
106,577.00	240.00	52.00	12.75	304.75	2.85
145,675.00	100.00	122.00	44.26	266.26	1.82
313,576.00	None.	67.40	7.35	74.75	.238
317,346.00	120.00	230.00	89.50	448.50	1.41
49,027.00	None.	25.90	12.87	38.77	.791
86,352.00	None.	20.25	5.60	25.85	.398
668,905.00	700.00	205.00	None.	905.00	1.35
877,365.00	2,153.37	741.14	129.97	3,024.48	3.44
441,929.00	67.50	341.43	28.15	337.08	.763
3,158,635.00	3,205.69	1,350.53	119.05	4,684.27	2.17
219,290.00	251.37	71.16	12.78	335.31	1.52
345,066.00	400.00	160.69	None.	560.69	1.62
980,699.00	234.00	125.00	36.85	396.75	.404
108,955.00	100.00	51.00	11.40	162.40	1.49
792,139.00	791.90	275.21	55.06	1,123.07	1.41
272,806.00	63.00	278.00	17.70	358.70	1.31
13,314,619.00	647.15	6,900.40	765.27	8,402.82	.631
\$ 93,690,790.00	\$ 103,912.49	\$ 36,329.54	\$ 6,838.56	\$ 147,080.59	\$ 1.57

CLASSIFICATION AND ENTRY IN THEIR PROPER PLACE.

\$ 565,091.00	\$ 552.50	\$ 308.80	\$ 78.97	\$ 940.33	None.
246,579.00	120.50	None.	164.23	284.73	None.



## TABLE

Showing business transactions in Iowa by all Companies

NAME OF COMPANY.	LOCATION.
<b>IOWA COMPANIES.</b>	
Anchor Mutual Fire.....	Creston.....
Burlington.....	Burlington.....
Capital.....	Des Moines.....
Council Bluffs.....	Council Bluffs.....
Des Moines.....	Des Moines.....
Dubuque Fire and Marine.....	Dubuque.....
Farmers.....	Cedar Rapids.....
Fidelity Mutual Fire.....	Des Moines.....
German Mutual.....	Davenport.....
Hawkeye.....	Des Moines.....
Indemnity.....	Davenport.....
Iowa State.....	Keeok.....
Key City.....	Dubuque.....
Merchants & Bankers Mutual.....	Des Moines.....
Merchants and Manufacturers Fire.....	Clio.....
Mill Owners Mutual.....	Des Moines.....
Security Fire.....	Des Moines.....
State.....	Des Moines.....
Total Iowa companies and average per cent.....	
<b>OTHER THAN IOWA COMPANIES.</b>	
Ann.....	Hartford, Conn.....
Agricultural.....	Waterloo, N. Y.....
American.....	Boston, Mass.....
American.....	Newark, N. J.....
American Central.....	St. Louis, Mo.....
American Fire.....	New York, N. Y.....
American Fire.....	Philadelphia, Pa.....
Berkley.....	Boston, Mass.....
British American Assurance.....	Toronto, Can.....
Buffalo German.....	Buffalo, N. Y.....
Caledonian—U. S. Branch.....	Philadelphia, Pa.....
California.....	San Francisco.....
Citizens.....	New York, N. Y.....
Citizens.....	Pittsburg, Pa.....
City of London—U. S. Branch.....	Boston, Mass.....
Commercial Union—U. S. Branch.....	New York, N. Y.....
Concordia Fire.....	Milwaukee, Wis.....
Continental Fire.....	Hartford, Conn.....
Continental.....	New York, N. Y.....
Delaware.....	Philadelphia, Pa.....
Detroit Fire and Marine.....	Detroit, Mich.....
Dwelling House.....	Boston, Mass.....

## No. II.

doing other than Life Insurance business in the State in 1891.

When organized.	BUSINESS IN IOWA FOR 1891.				Per cent of losses paid to premium received.
	Amount of business written.	Premiums received.	Losses paid.	Losses incurred.	
1891	1,696,196.8	46,446.73	4,464.30	7,473.75	20.3
1890	3,492,064	86,997.47	92,054.72	80,430.82	79.6
1884	1,100,511	30,629.26	14,308.63	37,766.92	42.4
1881	1,835,279	41,742.97	12,628.12	10,469.30	29.5
1891	8,897,383	269,674.31	49,353.74	49,353.74	24.5
1893	4,125,037	75,038.26	37,299.60	28,278.05	36.3
1890	10,075,967	295,328.15	96,545.17	103,500.34	44.2
1887	1,428,702	70,184.00	7,002.37	10,602.38	11.3
1898	94,240	317.22	2,305.05	2,305.05	1,961.1
1890	12,942,657	344,955.42	88,545.54	83,048.32	26.1
1890	1,159,871	18,053.99	3,319.18	7,391.11	20.6
1890	3,430,361	82,841.25	46,332.37	46,332.37	53.3
1891	112,825	1,602.71			
1895	793,322	77,007.14	24,960.37	27,112.25	33.9
1891	117,872	50,822.28	1,171.39	5,402.74	2.3
1890	110,500	24,617.29	15,118.22	15,118.22	62.9
1893	293,220	37,648.46	25,320.84	30,475.82	25.9
1895	11,699,324	291,349.47	50,960.65	60,420.43	44.7
	74,396,015	1,629,345.02	605,510.43	641,330.05	37.3
1819	8,826,291	54,220.96	17,348.80	17,774.40	31.9
1893	109,464	5,421.04	472.96	565.28	6.1
1818	241,716	4,293.14	716.10	869.00	16.5
1846	398,055	4,906.54	5,038.35	6,040.11	76.4
1851	1,261,221	15,931.97	5,439.95	6,536.65	33.9
1857	1,239,422	15,002.49	8,014.66	11,520.06	30.2
1819	1,430,131	12,341.25	17,737.34	22,917.86	91.9
1872	179,363	7,088.22	8,801.46	6,813.96	27.6
1893	502,259	6,970.69	12,634.68	12,906.88	181.5
1867	979,569	9,022.54	4,562.54	1,406.21	46.1
1895	675,293	6,225.11	5,347.92	9,899.46	133.9
1891	322,540	5,605.11	5,287.96	3,656.56	92.4
1836	790,341	10,112.46	7,978.07	9,802.28	78.7
1849	395,519	5,519.51	1,891.97	824.39	30.6
1881	74,509	1,188.51			
1891	2,834,874	38,192.91	19,369.72	20,316.38	50.7
1870	915,258	10,811.78	4,402.34	1,636.69	41.6
1850	2,617,445	35,877.63	22,574.25	28,043.75	69.6
1882	12,461,565	150,736.32	65,145.45	69,867.29	46.4
1835	187,981	3,863.45	1,000.96	1,000.96	28.1
1896	412,723	4,969.77	4,417.51	4,422.51	99.1
1872	420,855	3,964.28	2,075.94	3,137.94	67.4



TABLE No. II—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Eagle Fire.....	New York, N. Y.....
Equitable Fire and Marine.....	Providence, R. I.....
Farmers Fire.....	York, Pa.....
Fire Association.....	Philadelphia, Pa.....
Firemen's.....	Newark, N. J.....
Firemen's.....	Chicago, Ill.....
Firemen's Fund.....	San Francisco, Cal.....
Franklin Fire.....	Philadelphia, Pa.....
German.....	Freeport, Ill.....
German Fire.....	Peoria, Ill.....
Germania Fire.....	New York, N. Y.....
German American.....	New York, N. Y.....
German.....	Quincy, Ill.....
Girard Fire and Marine.....	Philadelphia, Pa.....
Glens Falls.....	Glens Falls.....
Grand Rapids Fire.....	Grand Rapids, Mich.....
Greenwich.....	New York, N. Y.....
Guardian Fire Assurance—U. S. Branch.....	New York, N. Y.....
Hamburg-Bremen—U. S. Branch.....	New York, N. Y.....
Hanover Fire.....	New York, N. Y.....
Hartford Fire.....	Hartford, Conn.....
Home.....	New York, N. Y.....
Imperial Fire—U. S. Branch.....	Boston, Mass.....
Insurance Company of North America.....	Philadelphia, Pa.....
Insurance Company of the State of Pennsylvania.....	Philadelphia, Pa.....
Jersey City.....	Jersey City, N. J.....
Lancashire—U. S. Branch.....	New York, N. Y.....
Lion Fire—U. S. Branch.....	Hartford, Conn.....
Liverpool and London and Globe—U. S. Branch.....	New York, N. Y.....
London Assurance Corporation—U. S. Branch.....	New York, N. Y.....
London and Lancashire—U. S. Branch.....	Chicago, Ill.....
Manchester Fire Association—U. S. Branch.....	Chicago, Ill.....
Mechanics.....	Philadelphia, Pa.....
Mercantile Fire and Marine.....	Boston, Mass.....
Merchants.....	Newark, N. J.....
Merchants.....	Providence, R. I.....
Michigan Fire and Marine.....	Detroit, Mich.....
Milwaukee Mechanics.....	Milwaukee, Wis.....
National Fire.....	Hartford, Conn.....
Newark Fire.....	Newark, N. J.....
New Hampshire Fire.....	Manchester, N. H.....
New York Bowery Fire.....	New York, N. Y.....
Niagara Fire.....	New York, N. Y.....
Northern Assurance—U. S. Branch.....	New York, N. Y.....
North British and Mercantile—U. S. Branch.....	New York, N. Y.....
Northwestern National.....	Milwaukee, Wis.....
Norwich Union Fire—U. S. Branch.....	New York, N. Y.....
Oakland Home.....	Oakland, Cal.....
Ohio Farmers.....	Le Roy, Ohio.....

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1891.				Per cent. of losses paid to premiums received.
	Amount of risks written.	Business received.	Losses paid.	Losses incurred.	
1806	\$ 207,308	\$ 2,220.15	\$ 874.17	\$ 14.96	24.2
1809	258,752	3,600.51	35,001.22	884.43	110.0
1853	1,280,592	20,018.08	14,536.11	18,392.78	34.3
1820	2,626,747	41,794.19	1,496.51	3,032.07	62.0
1855	193,750	2,412.30			
1807	21,850	490.75			
1803	1,123,484	13,925.16	11,835.71	12,100.74	84.0
1829	872,531	11,508.19	7,741.32	4,748.50	66.8
1805	6,754,353	129,014.08	56,448.04	62,631.32	43.7
1876	1,132,090	19,640.12	10,975.34	12,459.67	57.1
1850	1,500,549	20,718.05	16,000.65	14,308.06	77.6
1872	3,208,132	44,275.80	30,312.10	20,087.91	43.8
1859	170,356	2,199.54			
1853	1,223,500	14,600.74	13,980.26	11,601.82	96.7
1849	876,908	9,308.47	5,151.87	6,150.22	54.8
1882	293,210	4,300.68	1,277.55	1,877.55	20.7
1834	192,118	2,428.41	1,470.01	1,470.01	60.9
1821	925,780	12,584.91	8,808.27	5,697.14	70.0
1854	697,496	10,211.58	10,808.48	12,399.48	106.4
1832	1,400,682	20,265.90	15,957.84	19,664.78	78.7
1810	7,406,450	100,571.50	44,585.03	48,680.03	44.1
1853	10,983,569	135,363.38	57,573.69	57,000.15	42.5
1803	567,769	7,927.33	16,804.38	17,490.28	211.9
1792	4,485,346	72,267.87	38,564.85	30,831.91	53.3
1794	240,064	2,953.10	692.63	588.88	22.4
1847	179,500	2,205.74	1,745.86	1,561.96	79.1
1852	1,110,690	18,532.34	16,560.33	14,407.15	89.5
1879	212,760	2,504.66	533.96	2,717.18	20.5
1836	3,279,837	46,576.49	26,745.56	24,145.56	57.4
1872	850,028	11,550.84	10,522.22	10,503.22	92.7
1861	994,774	15,045.75	8,876.29	7,376.29	49.0
1824	1,473,591	14,314.06	1,923.24	4,873.14	13.4
1854	197,237	2,907.10	645.39	683.59	22.2
1823	530,485	6,155.83	2,506.60	3,651.20	42.2
1808	846,396	10,476.07	6,584.63	9,046.01	62.8
1851	258,752	3,600.51	874.17	884.43	24.2
1881	285,445	4,651.15	1,421.13	2,521.13	30.5
1852	2,200,082	30,903.46	17,440.19	15,521.10	56.4
1871	3,697,950	52,143.27	26,611.53	30,029.49	51.6
1810	226,536	3,165.01	3,254.63	4,749.23	102.8
1869	1,324,130	18,403.52	12,154.60	11,599.52	65.0
1853	461,500	5,133.70	2,355.70	3,198.57	43.0
1850	1,579,988	24,166.50	12,964.35	10,914.82	53.6
1836	1,636,114	14,817.19	10,086.41	9,913.94	68.1
1809	3,149,351	45,536.65	23,019.75	26,302.93	50.5
1860	3,005,861	38,486.46	18,526.13	16,249.18	48.0
1797	884,460	13,534.40	9,500.47	6,640.54	71.3
1880	1,322,464	21,457.28	13,200.03	14,812.26	61.5
1848	1,270,740	14,947.35	7,132.84	7,192.84	47.7



TABLE No. II—

NAME OF COMPANY.	LOCATION.
OTHER THAN IOWA COMPANIES.	
Orient.....	Hartford, Conn.....
Pacific Fire.....	New York, N. Y.....
Pennsylvania Fire.....	Philadelphia, Pa.....
People's Fire.....	Manchester, N. H.....
Phoenix.....	Hartford, Conn.....
Phoenix.....	Brooklyn, N. Y.....
Phoenix Assurance—U. S. Branch.....	New York, N. Y.....
Providence Washington.....	Providence, R. I.....
Queen Insurance Company of America.....	New York, N. Y.....
Rochester German.....	Rochester, N. Y.....
Rockford.....	Rockford, Ill.....
Royal—U. S. Branch.....	Chicago, Ill.....
St. Paul Fire and Marine.....	St. Paul, Minn.....
St. Paul German.....	St. Paul, Minn.....
Scottish Union and National—U. S. Branch.....	Hartford, Conn.....
Security.....	New Haven, Conn.....
Springfield Fire and Marine.....	Springfield, Mass.....
State Investment and Insurance Company.....	San Francisco, Cal.....
Sun Insurance Office—U. S. Branch.....	New York, N. Y.....
Sun.....	San Francisco, Cal.....
Syndicate.....	Minneapolis, Minn.....
Traders.....	Chicago, Ill.....
Union Assurance—U. S. Branch.....	New York, N. Y.....
Union.....	Philadelphia, Pa.....
United Firemen's.....	Philadelphia, Pa.....
United States Fire.....	New York, N. Y.....
Westchester Fire.....	New York, N. Y.....
Western Assurance.....	Toronto, Canada.....
Williamsburgh City Fire.....	Brooklyn, N. Y.....
Non-Iowa companies—Total and average per cent.....	
Aggregate and average per cent of fire companies.....	
COMPANIES OTHER THAN FIRE.	
American Casualty Insurance and Security Company.....	Baltimore, Md.....
American Employers Liability.....	Jersey City, N. J.....
American Surety.....	New York, N. Y.....
Employers Liability Assurance Corporation—U. S. Branch.....	Boston, Mass.....
Fidelity and Casualty.....	New York, N. Y.....
Guarantee Company of North America.....	Montreal, Canada.....
Hartford Steam Boiler Inspection and Insurance Company.....	Hartford, Conn.....
Lloyd Plate Glass.....	New York, N. Y.....
Metropolitan Plate Glass.....	New York, N. Y.....
New York Plate Glass.....	New York, N. Y.....
Northwestern Live Stock.....	Des Moines, Iowa.....
Standard Life and Accident.....	Detroit, Mich.....
St. Paul German Accident.....	St. Paul, Minn.....
Total of companies other than fire.....	
Grand total.....	

CONTINUED.

When organized.	BUSINESS IN IOWA FOR 1891.				Per cent of losses paid to premiums received.
	Amount of risks written.	Premiums received.	Losses paid.	Losses incurred.	
1867	\$ 1,496,625	\$ 16,566.95	\$ 9,692.66	\$ 11,011.51	58.5
1851	339,305	4,324.97	1,431.30	1,482.81	32.1
1825	1,644,076	25,800.22	30,502.81	18,414.76	79.4
1885	514,002	7,116.55	3,001.38	3,164.75	42.1
1854	4,611,384	96,210.67	37,150.05	35,636.78	56.1
1853	9,796,488	144,252.37	42,802.69	42,264.47	29.6
1782	876,194	12,371.07	10,916.79	11,101.00	88.2
1799	6,756.73	7,534.52	7,533.49	7,533.49	111.5
1801	344,031	3,938.33	2,932.05	7,515.17	74.5
1872	599,100	8,630.08	4,241.45	8,646.62	49.1
1896	2,192,525	29,456.89	18,426.00	19,653.00	62.5
1845	1,958,729	27,000.78	7,320.88	6,795.62	27.8
1865	2,551,263	34,392.18	17,969.84	20,269.59	53.8
1889	436,021	7,497.48	8,370.61	4,470.61	111.6
1824	539,870	6,810.31	2,175.00	2,165.49	31.9
1841	974,203	12,464.05	6,917.68	8,060.88	55.4
1840	3,402,420	51,805.96	24,900.63	21,789.40	48.1
1871	597,254	7,975.03	2,295.99	3,274.76	28.7
1710	1,684,000	18,694.18	16,586.46	13,291.96	88.7
1882	175,247	2,307.60	3,534.42	3,534.42	153.1
1886	413,468	5,644.12	9,421.81	11,134.06	106.9
1865	901,382	14,459.85	5,289.41	5,288.41	10.5
1714	60,000	1,241.14			
1804	628,341	7,747.84	5,241.63	4,083.78	97.6
1860	271,705	3,957.51	3,111.56	3,111.56	78.6
1824	367,175	3,319.50	2,690.75	2,423.90	81.3
1837	1,918,679	25,228.80	13,135.05	11,181.61	59.9
1851	1,202,106	15,284.77	3,295.49	3,996.18	21.5
1853	785,874	9,693.98	6,311.98	6,511.98	65.1
	\$ 153,421,030	\$ 2,131,057.15	\$ 1,135,563.76	\$ 1,157,312.42	53.2
	\$ 227,627,045	\$ 3,751,392.77	\$ 1,741,474.19	\$ 1,798,551.47	46.4
1890	828,000	2,216.01	197.51	397.51	8.9
1890	787,000	9,475.66	569.03	569.05	6.0
1884	321,400	1,623.41			
1889	1,113,467	6,410.30	4,667.59	515.00	72.8
1876	1,433,300	22,060.61	8,332.03	9,657.03	37.7
1851	1,627,892	5,262.48	1,220.92	1,230.92	23.2
1896	1,165,230	8,204.42			
1882	141,571	4,360.98	1,319.39	1,385.98	30.3
1874	68,653	2,012.47	527.87	527.87	26.2
1891	13,272	327.36	15.00	15.00	4.6
1886	637,296	49,461.59	35,190.94	21,340.50	50.8
1884	1,862,950	27,156.39	11,284.36	11,784.36	41.5
1890	4,666	206.67			
	\$ 10,004,667	\$ 138,808.25	\$ 53,324.66	\$ 47,413.22	38.4
	\$ 237,631,712	\$ 3,890,111.02	\$ 1,794,798.85	\$ 1,845,964.69	46.1



TABLE

An exhibit of the condition and business of Insurance Companies

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1891.		
	Paid-up capital stock.	Total gross assets.	Total liabilities, including paid-up capital stock.
<b>IOWA COMPANIES.</b>			
Anchor, Creston.....	Mutual.	\$ 36,946.16	\$ 15,730.72
Burlington, Burlington.....		491,111.85	407,620.83
Capital, Des Moines.....		99,546.56	76,786.18
Council Bluffs, Council Bluffs.....		87,320.62	72,307.36
Des Moines, Des Moines.....		219,299.63	173,367.43
Dubuque Fire and Marine, Dubuque.....		100,000.00	262,423.08
Farmers, Cedar Rapids.....		100,000.00	483,714.51
Fidelity Mutual Fire Association, Des Moines.....	Mutual.	126,013.27	12,122.31
German Mutual Fire of Scott County, Davenport.....	Mutual.	37,200.67	37,084.14
Hawkeye, Des Moines.....		565,668.63	370,700.75
Indemnity, Davenport.....		25,000.00	33,986.14
Farmers, Cedar Rapids.....	Mutual.	610,166.47	3,550.00
Key City Fire, Dubuque.....		50,000.00	50,133.86
Merchants and M'n'rs Fire Ins. Co., Clinton.....	Mutual.	207,186.64	22,986.79
Mill Owners Mutual Fire, Des Moines.....		25,000.00	62,303.68
Security Fire, Davenport.....	Mutual.	107,574.57	14,960.27
State, Des Moines.....		149,500.81	101,204.29
		200,000.00	513,266.03
Total Iowa Companies.....		\$ 825,000.00	\$ 4,164,752.50
<b>OTHER THAN IOWA COMPANIES.</b>			
Aetna, Hartford, Conn.....		4,000,000.00	10,659,120.03
Agricultural, Watertown, N. Y.....		500,000.00	2,262,018.07
American, Boston, Mass.....		300,000.00	596,964.29
American, Newark, N. J.....		600,000.00	2,182,420.69
American Central, St. Louis, Mo.....		600,000.00	1,521,961.05
American Fire, New York, N. Y.....		400,000.00	1,685,082.51
American Fire, Philadelphia.....		500,000.00	3,093,540.53
Boyleston, Boston, Mass.....		557,200.00	915,809.27
British America Assurance, Toronto, Canada.....	None in U.S.		791,878.07
Buffalo German, Buffalo, N. Y.....		200,000.00	1,454,032.42
Caledonian, U. S. Branch, Philadelphia, Pa.....	None in U.S.		665,545.32
California, San Francisco, Cal.....		600,000.00	1,123,115.82
Citizens, New York, N. Y.....		300,000.00	1,081,041.17
Citizens, Pittsburg, Pa.....		500,000.00	772,181.08
City of London Fire, U. S. Branch, Boston, Mass.....	None in U.S.		683,430.05
Commercial Union, U. S. Branch, New York, N.Y.....	None in U.S.		3,585,958.98
Concordia Fire, Milwaukee, Wis.....		200,000.00	623,600.35
Connecticut Fire, Hartford, Conn.....		1,000,000.00	2,632,228.25
Continental, New York, N. Y.....		1,000,000.00	5,806,784.71
Delaware, Philadelphia, Pa.....		702,875.00	1,536,917.23
Detroit Fire and Marine, Detroit, Mich.....		400,000.00	1,058,956.89
Dwelling House, Boston, Mass.....		300,000.00	511,568.86
Eagle Fire, New York, N. Y.....		300,000.00	1,200,984.90
Equitable Fire and Marine, Providence, R. I.....		300,000.00	598,058.71
Farmers Fire, York, Pa.....	Mutual.		563,704.04

## No. III.

other than Life operating in Iowa during the year 1891.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1891.				
	Total income.	Total expenditures.	Amount of risks written and renewed during the year.	Premiums received.	Losses paid.
\$ 83,482.02	\$ 21,674.72	\$ 30,000.00	\$ 1,009,166.33	\$ 46,646.73	\$ 8,312.91
22,760.43	294,773.42	284,509.10	14,403,306.00	348,179.19	156,333.15
15,113.26	69,460.42	60,769.19	3,700,511.00	80,629.20	26,794.68
45,032.20	37,946.47	34,043.26	1,835,370.00	43,742.97	12,638.12
	131,026.53	122,224.46	8,887,583.00	200,674.31	49,303.74
113,681.10	68,911.07	47,890.21	4,182,007.00	75,028.20	24,766.06
75,048.13	235,337.33	207,314.31	10,075,507.00	225,226.45	87,361.67
	27,790.59	28,630.24	1,428,702.00	70,184.90	7,312.92
	3,103.66	2,833.00	94,240.00	217.22	2,305.05
194,967.88	255,163.54	233,681.14	12,942,637.00	244,095.43	83,346.54
	16,386.72	11,070.76	1,169,871.00	16,053.60	3,319.18
	86,058.79	85,649.96	3,430,091.37	102,940.64	46,332.27
	1,419.18	1,737.61	113,825.00	1,562.71	
	35,473.65	35,536.10	765,522.00	73,907.14	23,680.10
12,179.52	36,028.89	7,842.42	1,117,872.50	50,822.38	1,168.80
	44,317.48	41,235.47	418,500.00	18,903.50	33,291.10
48,256.52	98,758.78	60,439.20	6,380,293.00	97,648.46	33,792.14
21,299.41	419,829.99	383,217.56	24,929,707.00	443,541.98	104,327.70
\$ 632,751.47	\$ 1,883,461.25	\$ 1,670,718.89	\$ 97,785,641.20	\$ 2,128,116.40	\$ 794,386.31
\$ 3,702,019.39	\$ 3,789,391.39	\$ 3,507,750.80	\$ 300,891,721.00	\$ 3,335,455.44	\$ 1,844,089.64
381,683.80	889,808.12	877,368.05	100,578,918.00	936,567.60	452,893.70
35,434.16	308,000.92	304,367.33	31,694,032.00	348,139.03	179,902.85
1,108,824.06	555,445.47	491,272.76	67,208,435.00	586,814.04	246,697.20
314,677.53	718,661.55	698,055.39	64,537,210.00	709,206.71	301,648.30
242,167.42	1,340,364.01	1,131,151.32	153,000,492.00	1,625,842.39	636,416.47
307,152.38	2,285,230.82	2,181,234.21	289,041,700.00	2,541,341.74	1,355,401.07
76,716.05	349,319.97	342,309.98	36,949,067.00	375,276.77	201,816.61
300,372.45	570,574.64	574,454.56	56,350,556.00	649,937.78	406,431.75
912,470.83	445,926.10	435,375.56	45,331,508.00	493,230.16	275,201.45
458,332.60	679,308.20	606,502.91	88,516,998.00	926,737.59	436,154.94
14,272.39	678,262.71	828,096.95	71,830,536.00	1,000,288.08	501,945.00
228,149.58	676,622.88	746,442.52	87,079,519.00	753,802.73	434,461.37
2,405.43	340,018.00	335,242.40	32,319,336.00	364,832.35	207,701.31
340,855.33	440,027.44	456,117.31	46,991,407.17	507,091.69	294,785.76
1,106,758.75	2,904,975.56	2,761,827.89	351,121,210.00	3,491,434.00	1,886,632.06
110,167.00	374,357.17	319,256.46	34,630,253.00	428,292.43	167,757.36
550,589.16	1,304,053.96	1,305,758.85	127,155,488.00	1,539,641.61	761,101.80
1,645,761.24	2,600,543.80	2,502,604.60	334,452,338.00	2,796,876.39	1,422,638.37
380,978.80	608,824.72	606,258.26	83,014,437.00	789,733.55	334,417.82
506,276.29	264,049.20	243,574.57	24,484,538.00	267,125.83	123,219.60
30,072.32	173,134.53	187,309.98	15,633,155.00	167,330.86	89,379.13
660,312.45	192,801.47	222,849.55	32,806,793.00	193,767.69	114,426.06
59,214.01	327,087.32	351,406.89	33,455,446.72	390,406.48	200,545.41
237,263.14	376,823.18	386,524.92	32,005,933.00	362,434.31	254,440.50



TABLE No. III—

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1891.		
	Paid up capital stock.	Total gross assets.	Total liabilities, including paid up capital stock.
OTHER THAN IOWA COMPANIES.			
Fire Association of Philadelphia, Phil., Pa.	\$ 500,000.00	\$ 5,067,851.74	\$ 4,157,467.54
Firemen's, Chicago, Ill.	250,000.00	465,644.17	380,464.74
Firemen's, Newark, N. J.	600,000.00	1,848,166.57	878,203.50
Firemen's Fund, San Francisco, Cal.	1,000,000.00	2,844,389.82	2,235,091.96
Franklin Fire, Philadelphia, Pa.	400,000.00	3,173,477.43	2,210,537.04
German, Freeport, Ill.	200,000.00	2,671,321.14	2,067,639.54
German Fire, Peoria, Ill.	300,000.00	412,907.51	402,348.00
Germania Fire, New York, N. Y.	1,000,000.00	3,171,525.78	2,237,566.16
German-American, New York, N. Y.	1,000,000.00	5,879,208.45	3,623,819.02
German, Quincy, Ill.	223,800.00	276,691.54	234,041.45
Girard Fire and Marine, Philadelphia, Pa.	300,000.00	1,525,556.11	1,000,614.86
Glens Falls, Glens Falls, N. Y.	200,000.00	1,080,713.37	871,139.28
Grand Rapids Fire, Grand Rapids, Mich.	200,000.00	338,482.24	203,063.64
Greenwich, New York, N. Y.	200,000.00	1,507,375.41	1,483,083.26
Guardian Assurance—U. S. Br., New York, N. Y.	None in U.S.	1,084,717.37	1,046,073.92
Hamburg-Bremen Fire, U. S. Br., New York, N. Y.	None in U.S.	1,318,525.18	969,370.34
Hanover Fire, New York, N. Y.	1,000,000.00	2,551,330.19	2,005,801.83
Hartford Fire, Hartford, Conn.	1,250,000.00	6,743,046.84	4,190,707.32
Home, New York, N. Y.	3,000,000.00	9,370,640.00	8,086,249.74
Imperial Fire—U. S. Br., Boston, Mass.	None in U.S.	1,808,886.50	1,015,221.01
Insurance Co. of N. America, Philadelphia, Pa.	3,000,000.00	9,278,220.00	7,352,744.69
Ins. Co. of the State or Pa., Philadelphia, Pa.	200,000.00	743,506.74	682,348.77
Jersey City, Jersey City, N. J.	250,000.00	434,799.43	404,562.64
Lancashire—U. S. Br., New York, N. Y.	None in U.S.	2,906,779.92	2,485,202.16
Lion—U. S. Br., Hartford, Conn.	None in U.S.	854,176.81	421,000.92
Liverpool and London and Globe—U. S. Br., N. Y.	None in U.S.	7,802,847.26	4,976,626.51
London Assurance Corporation—U. S. Br., N. Y.	None in U.S.	2,356,634.44	1,116,829.00
London and Lancashire F—U. S. Br., Chicago, Ill.	None in U.S.	2,453,941.14	1,843,292.87
Manchester Fire Ass'n—U. S. Br., Chicago, Ill.	None in U.S.	1,185,754.44	665,750.93
Mercantile Fire and Marine, Boston, Mass.	400,000.00	638,837.74	556,156.70
Mechanics, Philadelphia, Pa.	250,000.00	719,473.72	568,581.16
Merchants, Newark, N. J.	400,000.00	1,508,306.53	1,369,103.91
Merchants, Providence, R. I.	200,000.00	400,503.62	432,669.31
Michigan Fire and Marine, Detroit, Mich.	400,000.00	879,317.91	748,866.27
Milwaukee Mechanics, Milwaukee, Wis.	200,000.00	1,866,679.91	787,329.64
National Fire, Hartford, Conn.	1,000,000.00	2,904,706.80	2,326,122.43
Newark Fire, Newark, N. J.	250,000.00	702,426.30	454,380.66
New Hampshire Fire, Manchester, N. H.	700,000.00	1,830,961.20	1,439,079.36
New York Bowery Fire, New York, N. Y.	300,000.00	584,355.21	590,197.03
Niagara Fire, New York, N. Y.	500,000.00	2,723,184.63	2,402,401.04
Northern Assurance—U. S. Br., New York, N. Y.	None in U.S.	1,634,463.37	1,593,362.48
North British and Mercantile—U. S. Br., N. Y.	None in U.S.	3,453,552.98	2,117,075.55
Northwestern National, Milwaukee, Wis.	600,000.00	1,629,742.70	1,244,941.10
Norwich Union—U. S. Br., New York, N. Y.	None in U.S.	1,843,617.49	1,141,028.21
Oakland Home, Oakland, Cal.	200,000.00	550,007.62	476,844.65
Ohio Farmers, Le Roy, Ohio.	Mutual.	1,774,706.67	1,424,107.02
Orient, Hartford, Conn.	1,000,000.00	2,078,468.88	1,923,692.21
Pacific Fire, New York, N. Y.	200,000.00	688,023.51	438,797.56
Pennsylvania Fire, Philadelphia, Pa.	400,000.00	3,625,990.37	2,321,853.66
People's Fire, Manchester, N. H.	350,000.00	824,371.11	754,263.46
Phoenix, Brooklyn, N. Y.	1,000,000.00	5,429,460.88	4,928,748.09
Phoenix, Hartford, Conn.	2,000,000.00	5,676,386.79	4,241,925.98
Phoenix Assurance—U. S. Br., New York, N. Y.	None in U.S.	2,546,894.49	1,801,769.77
Providence Washington, Providence R. I.	400,000.00	1,432,307.29	1,280,989.37

CONTINUED.

Net surplus.	BUSINESS TRANSACTIONS DURING THE YEAR 1891.				
	Total income.	Total expenditures.	Risks written and renewed during the year 1891.	Premiums received.	Losses paid.
\$ 910,384.10	\$ 2,015,158.97	\$ 2,031,707.10	\$ 178,617,686.00	\$ 2,181,857.11	\$ 1,211,934.59
79,179.43	172,920.88	147,371.47	16,480,929.00	230,212.00	92,128.51
969,963.07	381,125.30	353,741.84	32,785,422.00	828,153.38	175,780.94
608,397.86	1,620,980.68	1,412,575.99	179,306,655.21	2,270,972.96	790,568.73
962,940.39	627,890.00	639,390.02	51,575,510.00	531,364.80	312,497.45
603,561.60	1,458,990.37	1,331,736.14	95,796,600.00	1,603,185.36	791,785.79
10,649.51	233,247.29	236,972.09	19,619,689.00	265,691.32	143,816.19
913,960.62	1,363,465.65	1,189,215.27	187,448,061.31	1,592,878.49	650,956.41
2,255,289.43	2,858,960.04	2,794,358.35	307,684,047.00	3,532,745.00	1,573,796.29
12,650.09	68,920.17	45,013.26	4,840,000.00	70,732.84	21,096.95
581,941.25	493,095.07	466,169.57	50,552,585.00	517,200.18	198,696.19
1,109,574.00	644,895.74	590,440.73	99,997,826.00	626,672.67	290,143.34
44,518.60	150,084.79	145,082.52	12,047,598.00	167,678.89	81,238.37
114,292.15	1,257,194.63	1,315,425.30	269,577,517.00	1,486,471.86	829,397.71
638,643.35	1,138,153.05	1,206,264.26	161,260,660.51	1,372,430.20	762,908.63
309,154.84	1,102,025.45	1,031,954.72	111,672,267.00	1,331,392.50	964,325.70
455,438.36	1,246,468.30	1,242,577.25	145,730,863.84	1,377,030.27	748,925.37
2,552,329.51	3,667,708.14	3,445,240.32	314,122,025.00	3,830,450.61	2,058,550.95
1,290,380.26	5,310,967.17	4,941,878.00	801,220,383.00	6,306,082.73	2,771,720.29
793,665.49	1,197,121.10	1,345,449.49	169,447,027.28	1,456,298.95	903,415.40
2,225,475.31	5,339,987.87	5,091,511.67	823,787,362.00	6,117,456.76	3,131,090.16
61,137.97	542,779.29	376,327.71	43,180,450.00	387,828.30	227,537.92
30,256.79	178,990.50	194,165.28	13,286,636.00	104,642.59	108,821.31
451,577.77	2,875,132.11	2,458,967.87	419,475,209.00	3,392,045.36	1,397,266.33
453,173.40	528,626.74	460,833.43	79,578,403.00	805,158.80	295,301.13
2,886,220.75	5,031,388.01	4,619,137.78	670,335,604.00	6,074,639.13	3,152,174.11
1,250,804.84	1,737,769.77	1,567,615.95	277,632,120.00	2,105,407.60	1,061,940.44
1,648,68.27	1,873,241.88	1,789,723.47	270,956,150.00	2,772,506.96	1,106,226.66
518,003.51	829,302.76	610,853.40	96,943,270.89	1,190,082.97	313,031.84
102,681.04	398,968.85	197,419.76	30,428,616.00	215,178.43	96,078.79
130,912.66	213,290.67	225,601.97	23,649,278.00	218,946.25	140,806.86
290,202.62	958,654.88	968,874.05	62,274,790.00	1,034,728.21	623,962.38
57,834.31	306,866.56	322,284.06	30,001,260.00	558,788.73	290,882.22
130,451.64	590,444.97	562,332.48	52,230,215.00	681,626.50	340,594.53
1,079,350.27	701,135.58	579,819.46	52,587,314.00	697,362.97	276,654.80
578,674.37	1,663,166.60	1,401,140.07	169,309,570.00	1,880,709.37	743,045.32
248,945.64	234,886.80	248,965.88	27,635,508.00	245,514.39	138,797.83
400,881.84	856,251.86	756,426.72	85,782,389.00	951,901.31	429,214.21
54,158.18	292,273.70	302,017.77	54,580,438.00	559,037.98	260,080.65
320,783.50	2,142,001.01	2,016,658.56	289,231,426.00	2,704,300.49	1,190,270.88
551,106.89	1,206,914.01	1,157,997.85	133,546,104.00	1,402,632.89	798,548.30
1,396,477.43	2,269,622.56	2,201,825.55	280,500,140.00	2,749,662.35	1,484,809.29
384,901.60	686,460.06	631,203.72	65,221,910.00	701,350.88	318,015.22
702,589.28	1,424,265.19	1,294,317.12	172,410,040.00	1,674,828.25	842,619.61
73,162.97	524,829.87	409,798.49	45,933,951.08	759,435.85	383,777.35
350,689.65	1,051,872.48	946,978.42	115,325,867.00	1,066,095.90	666,409.00
155,376.67	1,250,448.41	1,149,459.81	121,839,818.00	1,523,567.34	682,190.72
250,125.95	278,887.47	307,465.46	38,098,446.00	353,853.62	166,068.84
1,404,134.71	1,445,530.91	1,394,754.98	128,157,732.00	1,553,162.10	848,754.41
70,107.65	626,481.92	574,046.17	53,290,728.00	744,841.52	361,928.67
510,721.19	3,838,065.92	3,970,899.25	385,696,978.00	4,405,390.28	2,287,429.74
1,394,460.81	3,147,839.48	3,135,236.91	315,032,253.00	3,231,872.65	1,870,740.83
655,124.72	1,966,909.47	1,810,042.33	361,270,809.00	2,744,157.80	1,105,003.32
51,317.62	1,391,716.98	1,308,042.04	231,223,250.00	1,743,481.63	822,246.57



TABLE No. III—

NAME AND LOCATION OF COMPANIES.	CONDITION DECEMBER 31, 1891.		
	Paid-up capital stock.	Total gross assets.	Total liabilities, including paid-up capital stock.
OTHER THAN IOWA COMPANIES.			
Queen Ins. Co. of America, New York, N. Y.	\$ 500,000.00	\$ 3,096,469.76	\$ 2,071,312.53
Rochester German, Rochester, N. Y.	200,000.00	910,136.02	629,263.24
Rockford, Rockford, Ill.	200,000.00	825,871.03	701,569.76
Royal, U. S. Branch, Chicago, Ill.	None in U.S.	6,063,149.27	4,580,591.45
St. Paul Fire and Marine, St. Paul, Minn.	500,000.00	2,017,894.53	1,359,736.09
St. Paul German, St. Paul, Minn.	500,000.00	924,411.82	883,375.60
Scottish Union and Nat'l, U. S. Br., Hartford, Ct.	None in U.S.	2,032,576.88	659,047.07
Security, New Haven, Conn.	250,000.00	661,923.39	635,593.25
Springfield Fire and Marine, Springfield, Mass.	1,500,000.00	3,631,969.42	3,030,669.21
State Inv. and Ins. Co., San Francisco, Cal.	400,000.00	674,358.95	669,880.68
Sun, San Francisco, Cal.	300,000.00	555,613.94	498,031.40
Sun Insurance Office, U. S. Br., New York, N. Y.	None in U.S.	2,510,368.38	1,628,955.98
Syndicate, Minneapolis, Minn.	200,000.00	393,554.11	307,100.75
Traders, Chicago, Ill.	500,000.00	1,566,764.37	1,039,813.67
Union, Philadelphia, Pa.	250,000.00	532,835.50	517,846.33
Union Assurance, Society, U. S. Br., New York.	None in U.S.	567,267.01	133,177.25
United Firemen's, Philadelphia, Pa.	300,000.00	1,190,614.19	1,199,498.92
United States Fire, New York, N. Y.	250,000.00	671,273.82	457,815.94
Westchester Fire, New York, N. Y.	300,000.00	1,685,591.31	1,393,788.43
Western Assurance, Toronto, Can.	None in U.S.	1,317,426.37	793,453.61
Williamsburg City Fire, Brooklyn, N. Y.	250,000.00	1,527,173.21	914,696.79
Total of non-Iowa companies	\$ 45,483,875.00	\$212,996,142.64	\$154,335,550.07
Total of fire companies	\$ 46,308,875.00	\$217,160,895.23	\$156,851,929.48
COMPANIES OTHER THAN FIRE.			
American Casualty Insurance and Security Co.	1,000,000.00	2,208,599.07	2,050,318.58
American Employers Liability	200,000.00	342,936.36	331,342.26
American Surety Co., New York, N. Y.	1,000,000.00	1,565,637.51	1,396,080.55
Employers Liability Assurance Corporation, U. S. Branch, Boston, Mass.	None in U.S.	1,119,172.38	686,397.35
Fidelity and Casualty, New York, N. Y.	250,000.00	1,587,067.40	1,441,739.96
Guarantee Co. of North America, Montreal, Can.	None in U.S.	743,343.06	171,844.42
Hartford Steam Boiler Inspection and Insurance Co., Hartford, Conn.	500,000.00	1,556,435.12	1,462,640.02
Lloyd's Plate Glass, New York, N. Y.	250,000.00	674,805.65	497,652.14
Metropolitan Plate Glass, New York, N. Y.	100,000.00	362,694.00	237,727.62
New York Plate Glass, New York, N. Y.	100,000.00	170,335.23	134,562.92
Northwestern Live Stock, Des Moines, Iowa.	100,000.00	148,865.66	134,737.35
* Standard Life and Accident, Detroit, Mich.	200,000.00	621,152.37	569,806.01
St. Paul German Accident, St. Paul, Minn.	200,000.00	306,619.91	264,453.52
Total of companies other than fire	\$ 3,900,000.00	\$ 11,247,660.62	\$ 9,348,916.61
Grand total	\$ 50,208,875.00	\$228,468,555.85	\$166,200,846.09

\* Does accident business only.

CONTINUED.

Net surplus.	BUSINESS TRANSACTED DURING THE YEAR 1891.				
	Total income.	Total expenditures.	Amount of risks written or renewed during the year 1891.	Premiums received.	Losses paid.
1,025,157.21	1,688,248.83	218,287.66	39,122,266.00	443,775.00	96,183.00
280,864.80	502,728.92	402,437.28	51,457,574.00	594,363.86	226,245.32
94,310.27	418,131.47	395,437.38	41,313,461.00	514,488.25	177,450.99
2,112,557.82	4,265,334.00	3,086,161.88	747,217,634.25	5,393,446.94	2,580,258.34
698,158.44	1,322,191.60	1,220,290.35	110,635,445.00	1,532,525.30	767,840.97
41,036.22	1,033,980.58	763,922.80	73,849,474.00	991,715.78	455,287.73
1,382,529.81	791,793.56	661,971.16	154,423,045.00	1,434,335.26	423,484.52
26,330.14	394,806.08	638,970.03	84,322,024.00	775,647.55	438,590.54
661,300.21	1,946,638.63	1,322,135.16	157,947,340.00	2,005,930.01	1,166,770.96
4,478.87	569,212.79	593,623.53	40,558,187.00	683,548.30	346,360.34
57,582.51	276,386.95	276,426.26	23,293,493.00	416,520.20	137,024.04
881,432.40	1,829,344.39	1,723,458.59	219,030,617.00	2,847,560.71	1,122,747.90
26,453.36	270,373.34	288,680.70	24,444,003.00	328,001.64	173,778.81
526,950.70	682,742.43	649,459.50	61,906,932.00	862,123.03	384,694.03
15,009.17	286,329.02	314,756.20	37,856,365.00	382,445.40	504,856.64
454,089.76	197,410.51	96,142.73	22,896,340.00	220,767.86	35,871.77
81,115.27	311,074.34	325,622.62	34,738,394.00	350,916.47	303,277.47
213,457.88	249,203.70	272,837.24	44,501,306.00	318,905.02	158,892.43
421,802.88	1,112,489.54	1,076,946.54	116,678,703.00	1,213,884.74	608,494.27
583,072.70	1,285,481.19	1,287,597.64	170,323,133.00	1,606,246.80	872,417.96
612,476.43	609,510.91	609,403.84	82,570,282.00	647,943.50	378,481.06
\$ 58,600,592.57	\$ 118,598,585.90	\$ 111,658,546.46	\$14,219,260,438.19	\$ 137,275,839.15	\$ 67,021,505.48
\$ 50,203,344.04	\$ 120,482,047.24	\$ 113,329,265.35	\$14,317,046,079.39	\$ 139,403,955.55	\$ 67,805,891.79
158,280.40	1,371,113.84	1,201,898.60	367,227,889.00	2,102,737.56	317,002.03
11,588.10	247,436.90	148,212.16	55,265,000.00	258,875.68	46,016.95
169,556.96	489,610.49	397,794.08	97,334,760.00	490,144.10	128,373.34
452,865.03	856,319.30	820,090.22	361,348,723.00	1,654,326.40	438,418.33
145,336.44	1,965,596.23	1,679,006.47	252,896,470.00	1,864,596.19	679,767.79
571,408.64	268,169.87	264,102.09	49,732,117.00	231,722.25	110,383.85
93,756.10	781,981.06	648,555.72	82,560,577.00	774,563.22	69,044.50
77,453.41	545,212.19	468,178.07	13,245,400.00	496,405.41	169,597.34
124,966.38	243,985.99	228,641.91	9,181,174.00	292,066.66	99,028.13
35,782.31	43,717.00	37,002.04	315,708.32	57,809.34	4,095.96
14,111.40	77,387.74	63,779.01	636,253.00	96,840.13	38,724.28
21,352.36	676,681.03	626,482.12	91,160,130.00	788,792.47	396,150.33
42,166.39	218,296.16	61,751.36	8,050,801.47	101,076.72	19,058.70
\$ 1,898,744.01	\$ 7,727,500.98	\$ 6,636,514.18	\$ 1,324,198,055.99	\$ 9,188,980.60	\$ 2,417,710.59
\$ 61,192,088.05	\$ 128,209,548.22	\$ 119,965,779.53	\$15,641,344,155.38	\$ 148,592,905.20	\$ 70,223,692.38



TABLE

A classified exhibit of gross assets, December 31, 1891.

NAME OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and other securities owned.	Market value of other stocks owned.
<b>IOWA COMPANIES.</b>				
Anchor Mutual Fire.....	\$ 143,220.00	\$ 112,044.09	\$ .....	\$ 27,702.50
Burlington.....	13,587.07	18,713.63	100.00	100.00
Council Bluffs.....	850.00	21,723.20	..	..
Des Moines.....	14,500.00	25,492.77	..	..
Dubuque Fire and Marine.....	..	145,864.28	..	2,525.00
Farmers.....	38,250.09	210,176.77	..	4,040.00
Fidelity Mutual Fire Association.....	..	6,000.00	..	..
German Mutual Fire.....	..	179,415.36	..	10,500.00
Hawkeye.....	64,394.09	..	..	..
Indemnity.....	..	23,500.00	..	..
Iowa State Mutual.....	300.00	14,100.00	..	..
Key City Fire.....	..	..	..	..
Merchants and Bankers Mutual.....	..	..	..	..
Merchants and Manufacturers Fire.....	..	..	..	..
Mill Owners Mutual Fire.....	..	..	..	..
Security Fire.....	..	61,225.00	..	5,000.00
State.....	101,550.00	202,834.66	..	15,050.00
Total.....	376,402.06	1,021,689.76	..	64,917.50
<b>OTHER THAN IOWA COMPANIES.</b>				
Aetna.....	275,000.00	42,900.00	120,000.00	8,941,769.00
Agricultural.....	187,233.05	1,297,589.73	..	342,271.00
American, Massachusetts.....	..	..	..	485,137.44
American, New Jersey.....	294,076.65	1,329,560.38	233,500.00	229,375.00
American Central.....	500,000.00	9,000.00	..	688,400.00
American Fire, New York.....	..	24,220.00	351,000.00	740,590.00
American Fire, Pennsylvania.....	255,097.40	1,227,149.13	34,650.00	1,141,221.13
Boylston.....	..	205,800.00	..	482,382.25
British America Assurance.....	..	..	358,787.50	291,125.00
Buffalo German.....	300,600.00	506,525.00	..	323,022.30
Caledonian—U. S. Branch.....	..	50,000.00	118,000.00	633,937.50
California.....	106,000.00	200,043.25	..	464,385.00
Citizens, New York.....	130,700.00	76,000.00	175,500.00	284,700.00
Citizens, Pennsylvania.....	116,000.00	286,000.00	..	235,413.00
City of London Fire—U. S. Branch.....	..	..	271,400.00	302,960.00
Commercial Union—U. S. Branch.....	863,407.01	..	407,250.00	1,073,630.00
Concordia Fire.....	..	428,355.00	103,500.00	1,035,500.00
Connecticut Fire.....	99,000.00	779,300.00	..	1,408,101.00
Continental.....	734,360.00	155,235.00	523,505.00	3,418,382.00
Delaware.....	145,000.00	137,200.00	..	928,970.00
Detroit Fire and Marine.....	69,709.29	877,183.72	..	11,000.00
Dwelling House.....	..	163,450.00	..	187,986.00
Eagle Fire.....	435,000.00	31,250.00	..	776,008.50
Equitable Fire and Marine.....	129,900.00	90,183.23	..	310,700.00
Farmers Fire.....	36,500.00	165,251.95	..	317,983.00
Fire Association of Philadelphia.....	178,809.41	1,774,904.80	..	2,362,475.00
Firemens, Illinois.....	140,200.00	138,900.00	..	73,931.42

No. IV.

of Insurance Companies, other than Life, doing business in Iowa.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 15,700.00	\$ 3,329.07	\$ 1,574.82	\$ 33,672.05	\$ 1,690.29	\$ 36,946.16	\$ .....	\$ .....
52,512.26	1,961.91	5,022.12	50,874.65	16,127.03	69,560.45	491,111.85	..
4,750.00	9,523.39	1,706.91	10,129.35	15,342.61	34,609.87	99,546.56	4,402.76
100.00	6,080.16	15,423.60	9,067.54	13,705.62	28,081.44	87,320.62	20,802.32
11,325.00	7,430.90	69,321.62	3,829.93	101,164.29	51,681.12	219,290.60	2,841.33
..	13,576.65	24,000.65	28,751.23	15,385.90	6,161.45	202,423.08	300.00
..	..	1,371.84	1,786.28	87,248.47	77,062.44	483,714.51	..
450.00	..	850.47	..	122,496.75	358.40	129,013.27	..
19,402.27	6,130.82	67,133.11	13,680.20	20,300.20	..	37,200.67	..
..	815.21	7,718.58	1,431.74	112,863.06	92,190.82	565,668.63	80,025.79
..	..	47,926.91	44,724.54	517,279.02	..	33,986.14	1,147.12
..	88.54	33,581.57	363.75	..	36.00	610,166.47	..
..	..	5,490.24	..	201,006.40	..	30,355.86	..
..	..	28,186.47	1,328.48	32,878.73	..	207,186.04	1,700.00
..	..	17,050.82	..	90,523.75	..	62,369.08	..
45,960.30	2,304.11	16,372.81	7,502.49	11,740.00	1,308.10	107,374.57	..
3,910.78	6,434.71	42,503.77	40,300.63	109,300.06	3,590.83	149,560.81	..
99,508.35	52,914.46	440,447.03	220,540.88	1,511,245.44	307,907.11	534,565.44	..
..	..	..	..	..	..	4,164,732.50	111,309.32
6,030.00	967.22	736,471.51	536,001.20	..	..	10,659,139.00	..
62,815.16	54,302.19	186,479.44	114,079.75	17,247.15	..	2,262,018.07	..
38,306.25	2,603.65	30,181.73	31,256.27	9,335.79	143.16	506,964.29	..
158,000.00	26,153.07	27,510.13	43,353.53	..	1,891.91	2,182,420.69	70,886.41
..	..	65,082.66	161,479.29	..	..	1,521,961.05	..
55,670.00	14,040.97	143,084.35	350,570.05	..	5,907.14	1,685,082.51	..
156,750.00	24,782.27	175,421.05	08,024.06	..	8,644.89	3,003,540.53	..
92,100.00	5,490.75	78,027.35	38,942.27	13,090.63	..	915,809.27	..
..	8,215.03	31,870.22	161,889.22	..	..	701,878.07	..
169,800.00	5,119.00	92,088.25	52,544.13	2,873.43	1,461.32	1,454,932.42	..
..	..	66,598.75	77,030.07	..	..	965,545.32	..
..	..	1,624.74	189,008.79	126,261.43	35,192.61	1,123,115.82	..
..	..	6,428.80	50,769.44	90,871.93	..	1,081,041.17	..
255,875.00	..	55,629.72	34,708.59	..	280.83	772,181.08	..
39,500.00	4,559.14	36,519.80	70,479.25	..	..	683,439.05	..
..	..	..	..	..	..	..	..
..	24,038.18	617,115.41	473,326.50	20,427.13	16,674.32	3,585,956.08	..
..	5,589.33	46,131.90	40,209.81	..	823.22	633,609.35	..
..	4,300.00	190,622.52	150,304.73	..	..	2,632,228.25	..
..	36,382.60	452,235.15	293,825.01	184,207.78	8,592.17	3,806,784.71	..
120,000.00	1,810.61	61,380.12	106,857.94	23,424.25	12,274.28	1,536,917.23	..
10,000.00	21,374.27	32,458.76	24,477.00	2,053.44	10,100.32	1,058,956.89	..
..	5,986.35	52,553.48	55,713.24	48,879.79	..	511,568.86	..
..	800.00	9,087.35	25,963.81	..	4,775.05	1,200,984.90	..
..	900.00	23,479.64	31,497.74	..	1,437.00	508,058.71	..
1,300.00	2,575.96	43,107.80	36,857.02	..	68.31	503,704.64	..
465,400.00	40,182.18	225,060.89	321,894.46	..	125.00	5,067,851.74	..
68,745.86	200.00	7,819.26	35,458.73	..	388.90	465,644.17	..



TABLE No. IV—

NAME AND LOCATION OF COMPANIES.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and other securities owned.	Market value of other stocks owned.
OTHER THAN IOWA COMPANIES.				
Firemen's, New Jersey	\$ 120,035.23	\$ 967,981.57	\$ 34,325.00	\$ 658,144.02
Fireman's Fund	313,757.03	402,375.00		1,130,715.00
Franklin	341,850.00	455,249.67		1,610,574.00
German, Freeport, Ill.	19,700.00	1,561,569.80		293,219.50
German Fire, Peoria, Ill.	4,900.00	275,109.76		
Germania Fire	205,130.67	184,500.00	1,400,509.50	984,057.50
German American			361,065.00	4,781,326.00
German, Quincy, Ill.	41,000.00	169,186.00		
Girard Fire and Marine	297,800.00	705,650.00	84,960.00	318,162.50
Glens Falls	36,050.00	610,438.02		1,176,900.00
Grand Rapids Fire	2,950.00	184,045.00		17,950.00
Greenwich	170,000.00	11,100.00	17,530.00	1,084,645.91
Guardian Assurance—U. S. Branch		226,000.00	497,250.00	744,500.00
Hamburg-Bremen—U. S. Branch	9,000.00		117,090.00	634,325.00
Hanover Fire	250,000.00	25,000.00	114,085.00	1,916,732.25
Hartford Fire	379,575.00	1,302,000.00		4,082,850.75
Home	1,544,038.96	695,568.68	616,605.00	5,079,044.89
Imperial Fire—U. S. Branch	476,634.70		507,580.00	447,186.66
Insurance Company of North America	307,000.00	2,547,398.73		4,543,880.00
Insurance Co. of the State of Penn.	325,121.00	91,850.00		220,508.19
Jersey City	72,800.00	164,881.00	4,730.00	105,870.00
Lancashire—U. S. Branch	382,962.85		1,027,515.00	753,555.00
Lion—U. S. Branch		206,550.00	175,500.00	244,000.00
Liverpool and London and Globe—U. S. Br.	1,574,500.00	2,310,087.50	1,846,687.50	269,250.00
London Assurance Corporation—U. S. Br.			829,500.00	1,027,790.00
London and Lancashire—U. S. Branch	298,130.00		466,100.00	1,175,100.00
Manchester Fire Assurance—U. S. Branch		50,000.00	726,685.00	
Marine Fire and Marine		79,500.00		511,806.00
Mechanics	83,500.00	296,250.00		259,282.50
Merchants, New Jersey	273,210.10	416,373.00	29,250.00	695,765.00
Merchants, Rhode Island		110,500.00		286,862.50
Michigan Fire and Marine	21,031.18	653,057.91		63,541.00
Milwaukee Mechanics	40,000.00	931,162.50		677,993.00
National Fire, Connecticut	61,654.97	667,300.00	59,000.00	1,651,106.00
Newark Fire	50,000.00	342,590.00	88,312.50	155,828.78
New Hampshire Fire	9,000.00	550,096.86	145,000.00	927,134.96
New York Bowery Fire		16,200.00		452,290.00
Niagara Fire	778,600.00	26,950.00	696,100.00	624,140.00
Northern Assurance—U. S. Branch	114,544.44		462,150.00	705,970.00
North British and Mercantile—U. S. Br.			956,315.00	1,983,226.00
Northwestern National		425,300.00	353,410.00	610,550.00
Norwich Union—U. S. Branch		40,000.00	593,725.00	928,761.26
Oakland Home	102,561.00	138,436.76		41,000.00
Ohio Farmers	71,800.00	919,490.99		200,067.24
Orient	22,745.78	253,972.21		1,455,976.35
Pacific Fire		195,900.00	159,797.50	276,787.50
Pennsylvania Fire	134,500.00	437,020.00	53,100.00	2,238,205.00
People's Fire		269,682.60	77,025.00	200,835.00
Phoenix, New York	1,723,791.65	167,675.00	252,930.00	1,841,325.50
Phoenix, Connecticut	303,296.07	545,634.48		3,989,793.00
Phoenix Assurance—U. S. Branch			1,050,660.00	757,195.00
Providence-Washington				1,116,012.00
Queen Insurance Company of America			525,250.00	2,168,178.12
Rochester-German	190,829.84	381,740.00		127,273.00
Rockford	40,826.92	338,157.99		55,910.00
Royal—U. S. Branch	1,818,200.10		650,000.00	2,591,280.00

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available.
\$ 286,200.00	\$ 22,015.20	\$ 11,919.60	\$ 33,331.97	\$ 57,038.61	\$ 413.98	\$ 1,848,165.57	\$
569,400.00	10,071.38	347,607.53	277,911.14		18,714.13	2,844,889.82	
45,056.15	11,905.84	126,115.28	58,682.64			3,173,477.43	
31,075.00	66,662.44	290,132.14	149,154.05	305,137.06		2,671,221.14	
	10,763.18	55,402.84	35,746.73			412,907.51	
	4,287.50	88,861.03	198,948.96		5,330.62	3,171,525.78	
	4,187.00	420,774.72	311,855.73			5,879,208.45	
	43,350.00	4,965.52	8,899.23		103.15	276,691.54	
	13,966.64	91,855.01	62,406.50	35,380.97	3,625.39	1,625,556.11	
	3,000.00	10,400.85	76,882.18	1,130.59	1,347.63	1,980,713.57	2,839.37
90,000.00	5,292.25	23,245.57	14,999.42			368,482.24	
62,399.99	3,398.50	25,013.33	209,681.24	13,796.10	5,790.34	1,597,475.41	5,000.00
	14,610.60	90,781.64	111,158.36		416.67	1,684,717.37	
	1,168.75	55,500.77	95,029.60	6,402.00		1,218,525.18	
850.00	8,942.74	86,138.94	149,426.98		2,154.28	2,551,330.19	
30,000.00	22,856.72	346,720.61	591,082.38		17,900.78	6,743,946.84	
347,735.00	51,138.36	537,899.90	487,706.07	10,002.55		9,370,640.00	
	2,865.83	111,935.22	198,004.61		4,049.48	1,808,886.50	
142,700.00	27,635.13	770,038.72	664,951.19	154,132.40	120,483.83	9,278,220.00	
	1,968.08	32,419.94	29,690.91	1,063.25	22,955.37	743,506.74	
45,875.00	6,664.11	17,782.95	16,196.37			434,799.43	
		536,795.81	235,921.27			2,936,779.93	
31,500.00	9,889.60	82,771.27	103,965.94			854,176.81	
10,000.00	30,110.62	779,490.21	779,490.21		36,895.47	7,802,847.26	
	4,631.25	242,834.13	238,487.14	13,907.02		2,356,034.44	
		166,692.86	343,051.75	336.12	4,540.41	2,453,941.14	
		35,514.65	225,304.79			1,183,754.44	
	3,286.23	19,838.72	21,307.58	3,999.31		638,837.74	
14,200.00	4,060.99	31,541.53	30,487.56		151.14	719,473.72	
	9,331.60	38,961.59	133,841.09		1,574.15	1,568,366.53	
22,300.00	1,940.01	30,951.64	37,940.47			490,503.62	
700.00	19,570.08	35,168.32	78,760.31	4,128.28	3,360.83	879,317.91	
34,250.00	23,988.00	95,883.81	62,603.60	700.00	100.00	1,866,679.91	
450.00	15,949.71	294,778.79	244,557.33			2,904,796.80	
3,000.00	7,100.75	32,605.68	21,712.05	332.42	944.12	702,426.30	
23,750.00	16,123.00	103,123.87	65,732.51			1,839,961.20	
3,700.00	5,200.58	9,044.43	97,334.07		686.13	584,355.21	
13,000.00	7,633.09	296,947.44	268,384.12		12,029.98	2,723,184.63	
	9,291.66	70,473.67	178,288.35		3,745.25	1,634,463.37	
	52,988.00	73,792.74	376,453.48	512.55	10,265.21	3,453,562.98	
	7,159.77	164,835.99	67,554.94	932.00		1,629,712.70	
	16,778.32	166,795.80	94,833.66		2,723.45	1,843,617.49	
	3,071.76	94,158.03	153,389.15		17,390.92	550,067.62	
	56,166.33	330,897.73	180,454.38		1,800.00	1,774,796.67	
11,940.00	25,885.82	106,454.84	200,951.18		542.70	2,078,468.88	
	5,110.29	12,810.65	38,453.15		64.42	688,923.51	
507,100.00	7,234.48	84,677.77	164,153.12			3,625,960.37	
113,500.00	11,424.56	58,898.30	102,005.65			824,371.11	
	547,156.88	892,321.37			3,777.17	5,439,469.88	
	58,780.87	282,833.15	385,546.78		1,179.94	5,076,386.79	
		512,725.17	226,314.32			2,546,804.49	
		93,090.40	152,838.90	70,395.90		1,432,307.29	
	30,946.05	275,277.31	52,101.17	385.79	35,333.62	3,096,469.70	
	7,776.66	118,451.14	86,059.38			910,139.02	
150,743.29	14,796.58	56,008.28	56,219.20	106,015.51	7,196.26	825,871.09	
	5,600.00	909,814.23	689,407.26	6,326.88	15,920.80	6,693,149.27	



TABLE No. IV—

NAME AND LOCATION OF COMPANY.	Value of real estate owned.	Value of bonds and mortgages owned.	Market value of U. S. bonds and other securities owned.	Market value of other stocks owned.
<b>OTHER THAN IOWA COMPANIES.</b>				
St. Paul Fire and Marine .....	\$ 107,247.06	\$ 702,970.07	\$ .....	\$ 582,366.27
St. Paul German .....	166,652.16	438,536.00	..	..
St. Paul German Accident .....	34,875.00	217,100.00	..	..
Scottish Union and National—U. S. Branch Security .....	1,056,300.00	58,500.00	636,650.17	..
..	46,238.79	175,925.00	289,393.60	..
Springfield Fire and Marine .....	109,000.00	330,000.00	115,000.00	2,663,690.00
State Investment and Insurance Co. ....	200,000.00	140,500.00	7,000.00	..
Sun .....	100,000.00	193,197.32	111,314.30	..
Sun Insurance Office—U. S. Branch .....	200,000.00	499,000.00	593,700.00	646,770.00
Syndicate .....	188,750.00	..	64,900.00	..
Traders .....	1,500.00	144,153.07	233,500.00	1,047,680.00
Union, Pennsylvania .....	190,000.00	9,900.00	224,803.50	..
Union Assurance Society—U. S. Branch ..	..	..	235,500.00	306,200.00
United Firemen's .....	115,850.00	639,781.50	287,625.00	..
United States Fire .....	..	505,500.00	5,850.00	77,868.75
Westchester Fire .....	214,000.00	348,200.00	88,000.00	750,200.00
Western Assurance .....	..	..	281,970.00	571,982.50
Williamsburg City Fire .....	634,843.90	437,850.00	5,750.00	341,106.60
Total non-Iowa companies .....	19,900,732.45	36,917,687.04	18,776,199.50	97,784,217.11
Total fire companies .....	20,367,224.51	37,939,373.80	18,776,199.50	97,849,134.61
<b>COMPANIES OTHER THAN FIRE.</b>				
American Casualty, Ins. and Security Co. ..	\$ .....	\$ 11,000.00	\$ 413,000.00	\$ 615,355.00
American Employers Liability .....	..	125,000.00	..	104,718.75
American Surety Co. ....	207,021.94	5,021.24	292,500.00	873,047.10
Employers Liability Assurance Corporation—U. S. Branch .....	..	..	..	825,260.80
Fidelity and Casualty .....	10,500.00	5,933.32	174,375.00	798,100.00
Guaranty Company of North America .....	24,591.35	9,616.80	117,400.00	450,657.00
Hartford Steam Boiler Inspect'n & Ins. Co. ..	25,437.07	379,620.00	2,340.00	912,730.18
Lloyd's Plate Glass .....	125,000.00	..	248,610.00	118,985.00
Metropolitan Plate Glass .....	150,000.00	..	146,612.50	..
New York Plate Glass .....	..	..	118,000.00	27,775.00
Northwestern Live Stock .....	1,500.00	118,250.00	..	..
Standard Life and Accident .....	..	267,852.34	..	125,000.00
Total of companies other than fire ..	544,050.36	922,293.70	1,366,225.00	4,998,250.00
Grand total .....	20,911,274.87	38,861,670.50	20,142,424.50	102,847,385.60

CONTINUED.

Loans on stocks as collaterals.	Interest due and accrued.	Cash in office and bank.	Amount of premiums in course of collection, not over three months past due.	Amount of premium notes not matured.	All other assets.	Total gross assets.	Additional assets reported by the company as not strictly available
\$ 206,800.00	\$ 31,575.51	\$ 154,084.05	\$ 107,329.23	\$ 34,621.46	..	\$ 2,017,894.53	..
29,500.00	13,776.31	162,621.36	95,728.02	10,632.84	6,904.25	924,411.82	..
..	3,400.47	10,794.12	40,441.32	..	..	308,619.91	..
..	20,282.37	135,019.60	122,509.25	..	3,315.29	2,632,570.88	..
17,100.00	2,771.50	51,694.46	72,321.42	6,162.09	315.54	661,023.39	..
..	..	..	..	..	..	..	..
60,000.00	33,850.57	108,296.68	211,267.67	..	855.50	3,631,969.42	..
..	5,810.53	103,547.90	207,355.63	..	10,144.89	674,358.95	..
15,000.00	8,849.03	34,511.37	55,002.69	37,739.23	..	555,613.94	..
..	37,059.01	142,837.51	389,251.80	..	1,790.00	2,510,368.38	..
62,600.00	6,401.71	15,040.59	53,348.79	..	2,813.02	393,554.11	..
..	..	..	..	..	..	..	..
..	11,071.57	52,050.13	54,777.07	..	22,032.53	1,566,764.37	..
28,500.00	1,263.34	20,459.80	77,170.32	115.00	1,543.54	532,855.50	..
..	3,025.00	15,034.29	10,120.47	..	17,381.25	587,267.01	..
77,700.00	12,999.16	36,101.46	36,584.42	..	3,972.65	1,190,614.19	..
..	3,455.00	14,022.02	64,577.15	..	..	671,273.82	..
..	..	..	..	..	..	..	..
..	2,471.90	140,964.98	138,003.33	2,851.01	..	1,685,591.31	..
..	..	247,825.15	185,341.03	39,907.60	..	1,317,429.37	..
6,000.00	5,128.34	18,155.56	63,283.17	..	10,000.04	1,527,173.21	..
4,782,050.20	1,313,712.20	15,708,244.21	16,241,430.06	1,298,086.56	519,494.22	213,302,702.55	..
4,881,657.55	1,366,626.66	16,148,691.24	16,470,970.94	2,780,232.00	887,401.53	217,467,515.14	..
..	..	..	..	..	..	..	..
79,078.33	22,040.08	446,622.72	207,937.64	360,391.70	44,173.60	2,268,590.07	..
5,000.00	3,019.49	23,875.67	80,081.45	345.00	..	342,930.36	..
18,587.80	9,942.33	66,377.13	31,694.64	..	1,475.53	1,505,637.51	..
..	..	..	..	..	..	..	..
..	12,327.00	68,053.26	213,532.23	..	..	1,119,172.38	..
153,210.00	2,857.38	121,370.85	304,372.07	..	10,348.78	1,587,067.40	..
..	..	..	..	..	..	..	..
10,000.00	7,793.01	94,439.87	28,844.37	..	..	743,343.06	5,230.18
..	..	..	..	..	..	..	..
5,000.00	27,512.74	68,809.82	134,895.31	..	..	1,550,435.12	..
..	..	13,783.15	68,427.40	..	..	574,805.55	..
..	750.00	26,244.30	32,812.90	..	6,274.30	362,694.00	..
..	..	10,877.52	13,682.71	..	..	170,333.23	..
..	..	..	..	..	..	..	..
..	2,390.31	5,223.00	168.62	16,327.79	4,900.94	148,868.66	..
..	5,907.26	62,140.09	190,232.68	..	..	621,152.37	..
270,846.13	94,548.69	1,007,907.38	1,277,593.02	386,054.49	73,271.95	10,941,940.71	5,230.18
5,152,503.68	1,461,175.35	17,156,508.62	17,748,502.90	3,163,286.40	960,673.28	228,408,553.85	..



TABLE

A classified exhibit of the gross liabilities, December 31, 1891.

NAME AND LOCATION OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
<b>IOWA COMPANIES.</b>		
Anchor Mutual.....	\$ 867.40	\$ 3,093.00
Burlington.....	31,339.21	3,828.35
Capital.....	1,620.00	2,981.77
Council Bluffs.....	2,015.55	1,000.00
Des Moines.....		700.00
Dubuque Fire and Marine.....	3,000.00	
Farmers.....	6,151.80	750.00
Fidelity Mutual Fire Association.....	4,265.11	1,000.00
German Mutual Fire.....		
Hawkeye.....	7,527.25	3,600.00
Indemnity.....	4,073.93	
Iowa State Mutual.....		3,550.00
Key City Fire.....		
Merchants and Bankers Mutual.....	7,218.00	1,320.00
Merchants and Manufacturers Fire.....	4,231.35	2,350.34
Mill Owners Mutual.....		8,000.00
Security Fire.....	5,908.62	
State.....	16,476.00	4,077.50
Total Iowa companies.....	\$ 94,784.22	\$ 30,250.96
<b>OTHER THAN IOWA COMPANIES.</b>		
Etna, Connecticut.....	\$ 312,797.00	\$ 33,183.55
Agricultural, New York.....	61,049.00	14,915.00
American, Massachusetts.....	40,772.15	1,587.00
American, New Jersey.....	29,246.75	5,194.54
American Central, Missouri.....	65,007.73	9,543.70
American Fire, New York.....	154,123.34	
American Fire, Pennsylvania.....	348,296.11	50,622.23
Boylston, Massachusetts.....	41,398.23	
British America Assurance, Canada.....	82,066.35	7,053.78
Buffalo German, New York.....	20,296.54	2,905.41
Caledonian—U. S. Branch, Pennsylvania.....	83,185.00	
California, California.....	105,040.00	5,200.00
Citizens, New York.....	41,539.92	10,085.00
Citizens, Pennsylvania.....	58,289.30	2,600.00
City of London Fire—U. S. Branch, Massachusetts.....	50,716.32	7,055.00
Commercial Union—U. S. Branch, New York.....	298,949.54	19,597.66
Concordia Fire, Wisconsin.....	14,907.70	3,000.00
Connecticut Fire, Connecticut.....	152,586.81	15,396.04
Continental, New York.....	244,915.77	29,370.00
Delaware, Pennsylvania.....	96,969.41	500.00
Detroit Fire and Marine, Michigan.....	12,450.30	
Dwelling House, Massachusetts.....	2,390.00	5,420.00
Eagle Fire, New York.....	16,700.93	953.91
Equitable Fire and Marine, Rhode Island.....	35,351.00	8,208.00
Farmers Fire, Pennsylvania.....	38,862.00	

No. V.

of Insurance Companies, other than Life, doing business in Iowa.

Unearned pre- miums.	All other claims.	Total liabilities except capital.	Capital stock paid up.	Net surplus over capital and all other liabilities
\$ 167,442.17	\$ 11,779.32	\$ 15,730.72	\$ 200,000	\$ 83,482.02
46,673.08	5,020.10	207,620.83	23,000	22,760.43
35,709.17	510.88	51,786.13	25,000	15,113.26
137,210.66	8,491.64	47,207.36	25,000	45,932.20
45,741.98	10,456.77	148,567.43	25,000	
301,204.15		48,741.98	100,000	113,681.10
	560.43	308,666.38	100,000	75,948.13
	6,857.20	12,122.31		
	580.94	580.94		
334,573.50		345,700.75	25,000	194,567.88
3,866.40	578.80	11,519.13	25,000	
614.71		3,550.00		
17,788.03	14,448.70	614.71	50,000	
	853.44	22,986.79	25,000	12,170.52
		25,223.16		
		14,969.27		
68,081.58	2,124.09	76,204.29	25,000	48,296.52
279,884.67	12,827.86	313,206.03	200,000	21,290.41
\$ 1,448,751.27	\$ 75,089.76	\$ 1,654,876.21	\$ 825,000	\$ 632,751.47
2,517,232.26	93,905.93	2,957,119.64	4,000,000	3,702,019.39
1,281,534.32	22,835.93	1,380,334.27	500,000	381,083.80
201,589.78	17,181.20	201,530.13	300,000	35,434.16
421,738.45	17,396.89	479,590.63	600,000	1,198,824.06
519,421.10	15,221.89	607,284.42	600,000	314,077.53
792,551.64	96,240.11	1,042,915.09	400,000	242,167.42
1,884,848.55	2,621.36	2,286,388.25	500,000	307,152.28
227,920.63	12,574.36	281,693.22	537,200	76,716.05
370,544.44	31,839.03	491,503.62		300,372.45
310,209.30	8,150.34	341,561.59	200,000	912,470.83
424,027.72		507,212.72		458,332.60
392,152.41	6,451.02	508,843.43	600,000	14,272.30
487,510.55	13,755.72	532,891.59	300,000	228,149.58
201,786.62	7,092.75	269,775.63	500,000	2,405.43
267,250.28	17,562.12	342,583.72		340,853.33
2,088,903.94	71,749.09	2,479,200.23		1,106,758.75
295,689.69	9,844.06	323,442.35	200,000	116,167.00
913,656.24		1,081,639.09	1,000,000	550,589.16
2,636,775.30	249,962.40	3,161,053.47	1,000,000	1,645,761.24
333,601.51	21,902.51	453,063.43	702,875	390,978.80
135,629.67	4,570.63	152,680.60	400,000	505,276.29
170,419.04	3,267.50	181,496.54	300,000	30,072.32
138,561.37	174,456.24	330,672.45	300,000	690,312.45
191,525.70	3,690.00	238,844.70	300,000	59,214.01
314,339.68	3,299.22	356,440.90		237,363.14



TABLE No. V—

NAME AND LOCATION OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
OTHER THAN IOWA COMPANIES.		
Fire Association of Philadelphia, Pennsylvania.....	261,868.87	17,512.00
Firemen's, New Jersey .....	25,939.27	3,487.40
Firemen's, Illinois .....	32,915.82	1,380.41
Fireman's Fund, California .....	142,359.44	13,063.33
Franklin, Pennsylvania.....	51,815.91	789.98
German, Freeport, Ill. ....	91,234.45	11,000.00
German Fire, Peoria, Ill. ....	6,500.00	
Germania Fire, New York.....	99,987.50	13,691.91
German-American, New York.....	309,632.41	30,979.18
German, Quincy, Ill. ....	2,540.88	800.00
Girard Fire and Marine, Pennsylvania .....	42,203.32	6,991.43
Glens Falls, New York.....	35,962.45	6,310.00
Grand Rapids Fire, Michigan.....	6,713.31	
Greenwich, New York .....	304,851.71	40,704.41
Guardian Assurance—United States Branch, New York.....	121,259.00	8,351.00
Hamburg-Bremen Fire—U. S. Branch, New York.....	59,860.00	24,000.00
Hanover Fire, New York.....	109,185.26	23,632.43
Hartford Fire, Connecticut.....	304,296.09	25,010.52
Home, New York .....	706,409.48	28,933.34
Imperial—U. S. Branch, Massachusetts.....	82,006.85	16,065.62
Insurance Company of North America, Pennsylvania.....	473,113.00	10,253.00
Insurance Company of State of Pennsylvania, Pennsylvania .....	34,426.00	
Jersey City, New Jersey .....	23,000.00	
Lancashire—U. S. Branch, New York.....	279,417.65	27,103.52
Lion—U. S. Branch, Connecticut.....	65,349.86	7,575.00
Liverpool and London and Globe—U. S. Branch, New York.....	722,317.70	27,750.00
London Assurance Corporation—U. S. Branch, New York.....	110,769.89	27,135.00
London and Lancashire—U. S. Branch, Illinois.....	203,366.59	32,113.47
Manchester Fire Assurance—U. S. Branch, Illinois.....	90,765.70	11,880.50
Mercantile Fire and Marine, Massachusetts.....	16,107.00	1,963.00
Mechanics, Pennsylvania.....	34,232.12	
Merchants, New Jersey .....	155,926.81	15,068.57
Merchants, Rhode Island .....	44,286.57	3,708.13
Michigan Fire and Marine, Michigan .....	35,534.40	3,297.70
Milwaukee Mechanics, Wisconsin.....	50,303.49	5,097.00
National Fire, Connecticut.....	151,009.83	11,300.35
Newark Fire, New Jersey.....	37,432.49	4,000.00
New Hampshire Fire, New Hampshire.....	93,717.20	
New York Bowery Fire, New York.....	58,724.92	5,148.13
Niagara Fire, New York.....	308,054.70	32,944.35
Northern Assurance—U. S. Branch, New York.....	139,130.88	39,170.00
North British and Mercantile—U. S. Branch, New York.....	236,970.40	45,651.14
Northwestern National, Wisconsin.....	62,444.57	
Norwich Union—U. S. Branch, New York.....	132,716.08	
Oakland Home, California.....	43,556.17	1,450.00
Ohio Farmers, Ohio.....	15,738.00	
Orient, Connecticut.....	149,628.37	5,613.12
Pacific Fire, New York .....	27,351.65	3,285.00
Pennsylvania Fire, Pennsylvania.....	139,391.67	11,350.00
People's Fire, New Hampshire.....	34,483.12	2,300.00
Phenix, New York .....	245,177.53	35,074.14
Phoenix, Connecticut.....	377,392.30	13,850.00
Phoenix Assurance—U. S. Branch, New York.....	397,463.00	15,103.00

No. V—CONTINUED.

Unearned premiums.	All other claims.	Total liabilities except capital.	Capital stock paid up.	Net surplus over capital and all other liabilities.
3,269,480.21	108,606.56	3,657,467.04	500,000	910,384.10
236,563.57	12,213.26	278,263.50	600,000	969,963.07
92,529.63	9,638.88	136,464.74	250,000	79,179.43
1,045,121.34	35,447.85	1,235,991.06	1,000,000	908,397.86
1,748,790.28	9,140.87	1,810,537.04	400,000	962,940.39
1,739,020.67	26,404.42	1,867,650.54	200,000	603,361.60
95,291.17	556.83	102,948.00	300,000	10,949.51
1,115,328.32	28,558.43	1,257,566.16	1,000,000	913,959.62
2,209,234.42	73,973.01	2,623,819.02	1,000,000	2,235,389.43
33,783.49	3,117.08	40,241.45	223,800	12,650.09
706,472.00	43,948.11	793,614.86	300,000	531,941.25
613,432.91	15,473.92	671,130.28	200,000	1,109,374.09
84,750.83	2,499.50	93,063.64	200,000	44,518.00
832,427.14	105,100.00	1,283,083.26	200,000	114,292.15
598,350.82	18,113.10	1,046,073.92		638,643.35
810,730.42	14,770.92	909,370.34		309,154.84
935,663.99	27,410.15	1,005,861.83	1,000,000	455,438.26
2,566,400.72	45,000.00	2,940,707.33	1,250,000	2,552,339.51
4,117,657.00	227,249.92	5,080,340.74	3,000,000	1,290,390.26
880,458.00	36,090.54	1,015,221.01		793,605.49
3,549,811.54	19,567.15	4,052,744.69	3,000,000	2,225,475.31
412,922.77	35,000.00	482,348.77	200,000	61,157.97
129,208.20	2,354.44	154,569.64	250,000	30,236.79
2,122,292.80	56,388.19	2,485,202.16		451,577.77
324,950.68	23,127.78	421,063.32		433,173.49
3,915,440.36	511,118.45	4,976,636.51		2,886,220.75
956,364.37	22,560.34	1,116,820.60		1,239,894.84
1,510,611.17	97,201.64	1,843,292.87		610,648.27
520,533.82	42,570.91	665,750.93		518,063.51
110,321.23	7,765.47	136,156.70	400,000	102,681.04
303,096.04	11,263.00	348,561.16	250,000	130,912.56
654,247.27	43,841.46	809,103.91	400,000	299,202.92
181,404.47	3,270.14	232,660.31	200,000	57,894.31
309,934.17		348,896.27	400,000	130,451.64
521,408.43	12,520.72	587,329.64	200,000	1,079,350.27
1,105,184.68	58,627.57	1,226,122.43	1,000,000	578,674.37
151,502.37	11,445.80	204,380.66	250,000	248,045.64
632,218.66	13,146.50	739,079.36	700,000	400,881.84
126,835.15	39,488.83	230,197.03	300,000	54,158.18
1,517,799.61	43,602.29	1,902,401.04	800,000	320,789.59
866,097.40	38,994.20	1,083,392.48		551,100.89
1,754,156.99	80,297.02	2,117,075.55		1,396,477.43
564,190.06	18,203.47	644,841.10	600,000	384,901.60
986,873.72	21,438.41	1,141,028.21		702,589.28
220,407.23	11,431.25	276,844.65	200,000	73,162.97
1,403,499.46	4,899.56	1,424,107.02		350,689.65
767,850.72		923,692.21	1,000,000	155,375.67
185,521.43	22,659.48	238,797.56	200,000	250,125.05
1,697,613.90	3,500.00	1,821,853.96	400,000	1,404,143.71
437,079.34	20,401.00	404,263.46	350,000	70,107.65
3,302,273.91	256,223.11	3,928,748.60	1,000,000	510,721.19
1,950,683.68		2,341,925.98	2,000,000	1,594,460.81
1,479,263.77		1,891,769.77		635,124.72



TABLE No. V.—

NAME AND LOCATION OF COMPANIES.	LOSSES UNPAID.	
	Adjusted and unadjusted.	Resisted and disputed.
OTHER THAN IOWA COMPANIES.		
Providence Washington, Rhode Island.....	\$ 171,033.94	\$ 5,236.00
Queen Insurance Company of America, New York.....	160,135.55	
Rochester German, New York.....	41,397.69	277.25
Rockford, Illinois.....	19,041.17	6,070.00
Royal—U. S. Branch, Illinois.....	535,046.36	60,815.35
St. Paul Fire and Marine, Minnesota.....	105,424.67	7,491.58
St. Paul German, Minnesota.....	58,735.89	2,690.00
Scottish Union and National—U. S. Br., Connecticut.....	83,630.07	12,953.00
Security, Connecticut.....	48,395.32	900.00
Springfield Fire and Marine, Massachusetts.....	210,181.77	31,482.67
State Investment and Insurance Company, California.....	14,008.07	3,300.00
Sun, California.....	33,914.73	
Sun Insurance Office—U. S. Br., New York.....	172,696.34	18,570.00
Syndicate, Minnesota.....	26,062.56	
Traders, Illinois.....	68,030.14	11,040.87
Union, Pennsylvania.....	48,633.20	1,592.41
Union Assurance Society—U. S. Br., New York.....	24,736.17	
United Firemen's, Pennsylvania.....	32,996.06	3,426.50
United States Fire, New York.....	22,613.54	3,400.00
Westchester Fire, New York.....	107,314.98	3,500.00
Western Assurance, Canada.....	102,398.73	2,300.00
Williamsburg City Fire, New York.....	31,483.63	4,430.41
Total non-Iowa companies.....	\$ 12,300,330.45	\$ 1,081,885.74
Total fire companies.....	\$ 12,404,114.67	\$ 1,118,136.70
COMPANIES OTHER THAN FIRE.		
American Casualty Insurance and Security Co., Maryland.....	74,916.61	12,670.28
American Employers Liability, New Jersey.....	1,362.95	
American Surety Company, New York.....	81,910.36	16,300.40
Employers Liability Assur. Corporation—U. S. Br., Mass.....	237,210.00	
Fidelity and Casualty, New York.....	94,945.34	43,706.81
Guarantee Company of North America, Canada.....	28,057.87	18,500.00
Hartford Steam Boiler Inspection and Ins. Co., Connecticut.....	11,337.72	
Lloyd's Plate Glass, New York.....	3,508.35	
Metropolitan Plate Glass, New York.....	2,900.00	
New York Plate Glass, New York.....	1,796.16	
Northwestern Live Stock, Iowa.....	6,650.00	1,350.00
*Standard Life and Accident, Michigan.....	626.00	36,770.56
St. Paul German Accident, Minnesota.....	509.00	
Total other than fire companies.....	\$ 545,721.36	\$ 129,198.05
Grand total.....	\$ 12,949,836.03	\$ 1,247,334.75

\* Does accident business only.

CONTINUED.

Unearned premi- ums.	All other claims.	Total liabilities ex- cept capital.	Capital stock paid up.	Net surplus over capital and all other liabilities.
\$ 804,719.43		\$ 980,989.37	\$ 400,000.00	\$ 51,317.92
1,365,115.05	46,061.65	1,571,312.55	500,000.00	1,025,157.21
365,573.29	22,917.08	429,265.22	300,000.00	280,864.80
472,071.74	34,377.85	531,560.76	200,000.00	94,310.27
3,454,242.86	530,486.88	4,580,591.45		2,112,557.82
746,819.84		859,736.00	500,000.00	658,158.44
321,979.71		383,375.00	500,000.00	41,036.22
503,299.79	50,184.21	650,047.07		1,382,529.81
322,329.85	13,968.08	385,593.25	250,000.00	26,330.14
1,237,314.62	31,690.15	1,530,699.21	1,500,000.00	601,300.21
238,571.67	13,940.34	260,880.08	400,000.00	4,478.87
152,650.21	11,466.49	198,031.43	300,000.00	57,582.51
1,347,509.31	90,169.33	1,628,835.98		881,432.40
141,098.19		167,100.75	200,000.00	26,453.36
426,379.54	34,363.12	539,813.07	500,000.00	536,930.70
198,042.67	19,578.05	267,846.16	250,000.00	15,009.17
100,820.49	5,630.50	133,177.35		454,089.76
760,680.37	14,395.99	809,498.02	300,000.00	81,115.27
169,681.69	12,120.71	207,815.94	250,000.00	213,457.88
828,832.25	24,141.20	963,788.43	300,000.00	421,802.88
604,579.97	24,174.91	733,453.61		583,972.76
467,446.91	161,395.83	664,096.78	250,000.00	612,476.43
\$ 91,236,593.37	\$ 4,223,865.51	\$ 108,851,075.07	\$ 45,483,875.00	\$ 58,600,502.57
\$ 92,685,344.64	\$ 4,298,953.27	\$ 110,506,551.28	\$ 46,308,875.00	\$ 59,293,344.04
864,732.18	97,999.51	1,050,318.58	1,000,000.00	158,280.49
118,412.31	11,567.00	131,342.23	200,000.00	11,588.10
236,780.56	1,189.23	336,080.65	1,000,000.00	169,556.96
419,067.35	30,000.00	686,307.35		432,865.03
945,726.32	107,352.40	1,191,739.96	250,000.00	145,336.44
108,854.03	16,432.52	171,844.42		571,498.64
944,539.97	6,780.33	962,649.02	500,000.00	93,786.10
194,585.20	49,258.59	247,352.14	250,000.00	77,453.41
119,849.53	14,978.29	137,727.02	100,000.00	134,966.38
28,176.28	4,580.48	34,592.02	100,000.00	35,782.31
35,628.43	1,128.83	34,757.26	100,000.00	14,111.40
320,737.76	41,665.69	399,800.01	200,000.00	21,332.36
43,059.05	20,893.57	64,453.52	200,000.00	42,166.39
\$ 4,370,170.67	\$ 463,826.53	\$ 5,448,916.61	\$ 3,900,000.00	\$ 1,898,744.01
\$ 97,055,515.31	\$ 4,702,781.80	\$ 115,955,467.89	\$ 50,208,875.00	\$ 61,192,088.05



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## PART II.

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### LIFE AND ACCIDENT INSURANCE,

CONTAINING

Annual Statements of Equitable Life Insurance Company, of Des Moines, Iowa; Life Indemnity and Investment Company, of Sioux City, Iowa; The Royal Union Mutual Life Insurance Company, of Des Moines, Iowa; and the Register Life and Annuity Company, of Davenport, Iowa.

Statistical Tables exhibiting the condition and business of all Life and Accident Insurance Companies transacting business in Iowa in 1891, and filing annual statements in 1892.

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# ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## EQUITABLE LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, F. M. HUBBLE.

Secretary, J. C. CUMMINS.

[Incorporated January, 1867. Commenced business March, 1867.]

Principal office, Des Moines, Iowa.

### CAPITAL STOCK.

Amount of capital paid up in cash .....	\$ 100,000.00
Amount of net or ledger assets December 31st of previous year..	\$ 741,101.60
Extended at .....	\$ 741,101.60

### INCOME DURING YEAR 1891.

Cash received for premiums without deductions for commission or other expenses .....	\$ 114,521.65
Premiums paid by dividends, including re-converted additions, \$3,102.23; by surrendered policies, \$4,532.00 .....	7,654.23
Total .....	\$ 122,175.88
Total .....	\$ 122,175.88
Cash received for interest upon mortgage loans .....	}
Cash received for interest on bonds owned, and dividends on stock .....	
Cash received for interest on premium notes, loans or liens .....	
Cash received for interest on other debts due the company .....	
Cash received for rents for use of company's property .....	140.00
Total income .....	\$ 173,959.36
Total .....	\$ 915,054.96



## DISBURSEMENTS DURING YEAR 1891.

Cash paid for losses and additions .....	\$ 24,441.29
Cash paid for matured endowments and additions..	14,260.38
Total .....	\$ 38,701.67
Total amount actually paid for losses and matured endowments .....	\$ 38,701.67
Cash paid for surrendered policies.....	9,282.01
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	416.47
Cash surrender values, including re-converted additions applied in payment of premiums.....	4,842.93
Cash dividends paid to policy holders.....; same applied in payment of premiums.....	12,467.56
Total paid policy holders, .....	65,710.64
Cash paid stockholders for interest or dividends .....	6,000.00
Cash paid for commissions to agents.....	13,210.04
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	13,111.86
Cash paid for medical examiners fees .....	1,917.00
Cash paid for salaries and other compensation of officers, and other office employees.....	9,013.43
Cash paid for United States taxes and revenue stamps, none; State and local taxes in State where organized, \$818.23; taxes, licenses, fines and fees in other States, \$1,486.42.....	2,304.65
Cash paid for rent .....	1,233.33
Cash paid for furniture and fixtures, and safes for home and agency office.....	608.48
Cash paid for advertising, \$770.75; printing and stationery, \$2,011.01. ....	2,781.76
Cash paid for the following items, viz; expense, \$1,045.09; legal expenses, \$111.50; postage, \$436.79.....	1,594.28
Total disbursements.....	\$ 117,485.47
Balance .....	\$ 797,569.49

## ASSETS.

## As per ledger account.

Cost value of real estate, exclusive of all incumbrances. ....	\$ 3,736.20
Loans on bond and mortgage (first liens) on real estate.....	524,973.54
Loans secured by pledge of bonds, stock, or other marketable collateral .....	62,775.00
Loans made in cash to policy-holders on this company's policies assigned as collateral .....	26,747.02
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.	4,251.48
Cost value of bonds and stocks owned absolutely.....	88,929.15
Cash in company's office.....	12,902.35
Cash deposited in banks.....	55,949.06
Bills receivable.....	6,989.07
Agents' ledger balances.....	10,349.40
Judgments. ....	375.00
Tax sale certificates on real estate loans.....	292.22
Total net or ledger assets .....	\$ 797,569.49
Total net or ledger assets, less depreciation. ....	\$ 797,569.49

## OTHER ASSETS.

Interest due, \$6,216.75, and accrued, \$9,958.79 on bonds and mortgages.....	\$ 16,175.54
Interest due, \$....., and accrued, \$5,736.64 on bonds and stocks .....	5,736.65
Interest due, \$....., and accrued, \$546.50 on collateral loans .....	546.50
Interest due, \$504.21 and accrued, \$405.15 on premium notes, loans or liens..	909.36
Market value of real estate over cost.....	4,183.80
Gross premiums due and unreported on policies in force December 31, 1891 .....	\$ 9,015.74
Gross deferred premiums on policies in force December 31, 1891 .....	15,874.73
Total .....	\$ 24,890.47
Deduct the loading on above gross amount at 20 per cent.....	4,978.09
Net amount of uncollected and deferred premiums.....	\$ 19,912.38
Total assets as per the books of the company.....	\$ 845,143.72

## ITEMS NOT ADMITTED.

Judgments.....	\$ 375.00
Agents' balances. ....	10,349.40
Bills receivable .....	6,989.07
Total .....	\$ 17,713.47
Total assets (less items not admitted) .....	\$ 827,430.25

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to the actuarial table of mortality, with 4 per cent interest.....	\$ 589,944.00
Net re-insurance reserve.....	\$ 589,944.00
Premium obligations in excess of the net value of their policies.....	None.
Claims of death losses due and unpaid.....	None.
Claims for matured endowments due and unpaid.....	None.
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	None.
Claims for death losses and other policy claims resisted by the company.....	None.
Amounts due and unpaid on annuity claims. ....	None.
Total policy claims.....	None.
Amount of all unpaid dividends of surplus, or other description of profits due policy holders.....	None.
Amount of unpaid dividends to stockholders.....	None.
Amount of national, State or other taxes due.....	None.
Amount due on account of salaries, rents and office expenses.....	None.
Amount due by the company for borrowed money, including \$..... interest due or accrued.....	None.
Amount due officers or others for advances on account of expenses of organization .....	None.
Amount of any other liability of the company, viz.:.....	None.
Liability on policy holders' account.....	\$ 589,944.00
Gross surplus on policy holders' account.....	237,486.35
Total liabilities.....	\$ 827,430.35
Estimated surplus accrued on tontine or other policies, the profits upon which are especially reserved for that class of policies.....	\$ 6,396.40
Estimated surplus accrued on all other policies.....	10,591.24



## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 4,476.67
Premium notes, loans or liens received during the year.....	6,301.27
Total.....	\$ 10,777.94
Deductions during the year as follows:	
Amount of notes, loans or liens used in payment of losses and claims.....	None.
Amount of notes, loans or liens used in purchase of surrendered policies, and avoided by lapse.....	\$ 416.47
Amount of notes, loans or liens used in payment of dividends to policy holders.....	None.
Amount of notes, loans or liens redeemed by maker in cash.....	6,109.98
Total reduction of premium note account.....	\$ 6,526.45
Balance note assets at end of the year.....	4,251.49

## EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions in force at the end of the previous year and of the policies issued, revived or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	TOTAL NUMBER AND AMOUNTS.	
	Number.	Amount.
Policies and additions in force at the end of the previous year.....	2,234	\$ 3,155,690.00
New policies issued.....	643	1,067,057.00
Old policies revived.....	1	2,000.00
Additions by dividends.....		5,707.00
Totals.....	2,878	\$ 4,230,454.00
Deduct policies ceased to be in force:		
By death.....	12	24,441.00
By expiry.....	20	14,260.00
By surrender.....	35	40,217.00
By lapse.....	124	244,094.00
By change and decrease.....		3,000.00
By transfer.....	19	24,500.00
Not taken.....		
Total terminated.....	202	\$ 359,512.00
Net numbers and amounts in force at the end of the year.....	2,676	\$ 3,870,942.00

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Combined Experience (or actuaries) Table of Mortality with 4 per cent interest.

What loading, for margin or expenses, is cast upon the net premium (used in computing the reserve) of each class of policies insured by the company?

Answer. 10 to 33 per cent.

What proportion of premiums on policies issued by the company may be taken in notes or other form of lien, on the policies?

Answer. None. Notes are sometimes taken for renewal premiums when its reserve is in excess of note.

Does the company hold any premium obligation on any policy in excess of the net reserve (as valued in this statement), on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full paid insurance, for reinstatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of all the policy holders of the company, and where have such deposits been made?

Answer. The statute of Iowa requires home companies to deposit with its State auditor, interest bearing securities equal to the full reserve on all policies in force. Amount on deposit at this date, \$646,770.46.

What amount of stocks and other securities is deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy holders of such States and countries? Name States and countries, and amounts respectively.

Answer. None, only as stated above.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mixed.

What proportion of the profits of the company may be paid to stock holders for use of real or guaranty capital?

Answer. Interest earned on capital stock and guarantee.

Does the company issue any policies in which the tontine principle is to be applied in making dividends thereon?

Answer. Yes.

## BUSINESS IN IOWA DURING 1891.

	No.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	1,580	\$ 1,984,983.00
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	149	264,446.00
Total.....	1,738	\$ 2,249,429.00
Deduct number and amount which have ceased to be in force during the year.....	41	98,954.00
Total number and amount of policies in force in Iowa December 31, 1891.....	1,697	\$ 2,150,475.00
Amount of losses and claims on policies in Iowa unpaid December 31 of previous year.....	None.	
Amount of losses and claims on policies in Iowa incurred during the year.....	11	\$ 14,441.29
Total.....	11	14,441.29
Amount of losses and claims on policies in Iowa paid during the year.....	11	14,441.29

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?

Answer. Cash, \$74,283.54; notes or credits, \$ .....; total, \$74,283.54.



## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## LIFE INDEMNITY AND INVESTMENT LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. E. MARIE.

Secretary, A. T. PARISH.

[Incorporated, October 10, 1881. Commenced business, November 1, 1881.]

## CAPITAL STOCK.

(Mutual.)

Amount of net or ledger assets December 31st of previous year, \$ 172,385.16  
Extended at..... \$ 172,385.16

## INCOME DURING YEAR 1891.

Cash received for premiums without deductions for commission or other expenses.....	\$ 166,961.30
Total.....	\$ 166,961.30
Deduct amount of premiums paid to other companies for re-insurance, on policies in this company, less \$....., dividends thereon.....	1,616.76
Total premium income.....	\$ 165,344.54
Cash received for interest on mortgage loans.....	10,541.12
Cash received for interest on bonds owned and stock and certificates of deposit.....	548.75
Cash received for interest on premium notes, loans and liens..	3,421.97
Miscellaneous receipts and profits and loss.....	104.85
Total income.....	\$ 179,961.23
Total.....	\$ 352,346.39

## DISBURSEMENTS DURING YEAR 1891.

Cash paid for losses and additions.....	\$ 47,000.64
Cash paid for matured and surrendered policies .....	12,990.74
Other amounts paid policy holders.....	9,323.71
Total.....	\$ 69,414.09
Total amount actually paid for losses and matured endowments.....	\$ 69,414.09
(Total paid policy-holders, \$69,414.09)	
Cash paid for commissions to agents, including renewal commissions.....	23,420.35
Cash paid for salaries and traveling expenses of managers of agencies and general, special and local agents.....	12,818.01
Cash paid for medical examiners' fees .....	3,487.50
Cash paid for salaries and other compensation of officers, and other office employees.....	13,467.35
Cash paid for United States taxes and revenue stamps, \$.....; State and local taxes in State where organized, \$311.75; taxes, licenses, fines and fees in other States, \$1,344.20.....	1,655.95
Cash paid for rent, less \$....., received under sublease...	2,779.92
Cash paid for furniture and fixtures, and safes for home and agency offices .....	427.86
Cash paid for advertising .....	1,581.96
Cash paid for the following items, viz: Collection and exchange, \$1,878.15; postage, \$1,077.51; telegrams, \$78.42; express, \$50.14; legal fees, \$2,023.11; printing, \$1,533.70; fire insurance, \$8.50; telephone, \$54.00; stationery, \$73.70; miscellaneous expenses, \$53.20; incidental expenses, \$353.00; profit and loss, \$18.23.....	7,201.82
Total disbursements.....	\$ 135,654.81
Balance.....	\$ 216,691.58
Premiums on loans.....	131.23
	\$ 216,560.35

## ASSETS.

## As per Ledger Accounts.

Loans on bond and mortgage (first liens) on real estate.....	\$ 133,725.86
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon ... ..	13,555.09
Cash in company's office.....	9,874.18
Cash deposited in banks.....	7,406.87
Bills receivable.....	485.00
Agents' ledger balances .....	19,987.51
Commuted commissions .....	5,395.07
Certificates of deposit in banks and trust companies.....	28,740.77
Total net or ledger assets.....	\$ 216,560.35
Total net or ledger assets, less depreciation .....	\$ 216,560.35

## OTHER ASSETS.

Interest accrued, \$2,635.09, on bonds and mortgages.....	\$ 2,635.09
Gross premiums due and unreported on policies in force December 31, 1891.....	13,835.24
Gross deferred premiums on policies in force December 31, 1891..	3,285.74
Total.....	\$ 17,120.98
Deduct the loading on above gross amount .....	3,424.19
Net amount of uncollected and deferred premiums.....	13,696.79
Furniture, fixtures and safes .....	3,214.16
Total assets as per the books of the company.....	\$ 236,106.39



## ITEMS NOT ADMITTED.

Judgments, \$ .. . . . ; furniture, fixtures and safes, \$3,214.16.....\$	3,214.16
Commuted commissions .....	5,395.07
Agents' balances .....	16,987.51
Total.....	25,596.74
Total assets (less items not admitted).....	\$ 210,509.65

## LIABILITIES.

Net present value of all outstanding policies in force on the 31st day of December, 1891, computed according to the actuaries' table of mortality, with 4 per cent interest.....\$	103,989.44
Deduct net value of risks of this company, re-insured in other solvent companies.....	1,351.05
Net re-insurance reserve.....	\$ 102,638.39
Claims for matured endowments due and unpaid .....	1,235.00
Claims for death losses and matured endowments in process of adjustment, or adjusted and not due.....	16,000.00
Total policy claims.....	17,235.00
Liability on policy-holders' account.....	119,873.39
Gross surplus on policy-holders' account.....	90,636.26
Total liabilities.....	\$ 210,509.65

## EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		TOTAL WHOLE LIFE AND ENDOWMENT POLICIES.		RENEWABLE TERM POLICIES, LIMITED TO TEN YEARS.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	616	\$1,186,250	270	\$340,418.97	886	\$1,526,668.97	1402	\$3,445,000	2288	\$4,971,668.97
New policies issued.....	903	1,929,000	124	173,603.29	1027	2,102,603.29	1027	2,102,603.29	1027	2,102,603.29
Old policies revived.....	4	4,500			4	4,500.00	11	27,500	15	32,000.00
Totals.....	1523	\$3,119,750	394	\$514,022.26	1917	\$3,633,772.26	1413	\$3,472,500	3390	\$7,106,272.26
Deduct policies ceased to be in force:										
By death.....	3	7,000	2	2,099.64	5	9,099.64	16	40,000	21	49,099.64
By expiry.....	24	69,500			24	69,500.00	497	1,231,250	521	1,300,750.00
By surrender.....	10	46,000	42	49,393.40	52	95,393.40	18	45,000	70	140,393.40
By lapse.....	256	462,750	54	75,032.96	310	527,782.96			310	527,782.96
Not taken.....	17	43,000	12	16,000.00	29	59,000.00			29	59,000.00
Total term't'd.....	310	\$ 618,250	110	\$142,526.00	420	\$ 760,776.00	531	\$1,316,250	951	\$2,077,026.00
Net numbers and amounts in force at the end of the year.....	1213	\$2,510,500	284	\$371,496.26	1497	\$2,872,996.26	882	\$2,156,250	2379	\$5,029,246.26
Policies re-insured.....	27	135,000								

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Actuaries'; four per cent.

What loading, for margin or expenses, is cast upon the net premium (used in computing the reserve) of each class of policies insured by the company?

Answer. Five to forty per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. No fixed proportion.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement), on such policy?

Answer. None, only when the first premium exceeds the net premium.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for re-instatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. Yes.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of all the policy-holders of the company, and where have such deposits been made?

Answer. With the Auditor of the State of Iowa, \$138,034.56.

What amount of stocks and other securities is deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such States or countries. Name States and countries, and amounts respectively.

Answer. None, except as answer above.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranty capital?

Answer. None.

Does the company issue any policies in which the tontine principle is to be applied in making dividends thereon?

Answer. Yes.

## BUSINESS IN IOWA DURING 1891.

	No.	Amount
Number and amount of policies on the lives of citizens of Iowa in force December 31 of the previous year.....	1,777	\$ 4,092,573.93
Number and amount of policies on the lives of citizens of Iowa issued and restored during the year .....	170	355,748.74
Total.....	1,956	\$ 4,448,322.67
Deduct number and amount which have ceased to be in force during the year.....	710	1,632,435.41
Total number and amount of policies in force in Iowa December 31, 1891.....	1,246	\$ 2,815,887.26
Amount of losses and claims on policies in Iowa unpaid December 31 of the previous year.....	5	12,500.00
Amount of losses and claims on policies in Iowa incurred during the year.....	19	47,000.00
Total.....	24	\$ 59,500.00
Amount of losses and claims on policies in Iowa paid during the year.....	17	\$ 43,500.00

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$.....; notes or credits, \$.....; totals, \$84,078.00.



## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## REGISTER LIFE AND ANNUITY INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, M. L. MARKS.

Secretary, P. W. McMANUS.

[Incorporated, April 17, 1889. Commenced business, April 22, 1889.]

## CAPITAL STOCK.

Amount of capital stock paid up in cash .....	Mutual.	
Account of capital subscribed, but unpaid .....	Mutual.	
Amount of net or ledger assets December 31st of previous year..	\$	11,259.05
Extended at .....	\$	11,259.05

## INCOME DURING YEAR 1891.

Cash received for premiums without deductions for commissions or other expenses.....	\$	7,012.77
Premium notes, loans or liens taken in part payment for premiums .....	3,850.43	
Total .....	\$	10,863.20
Total premium income .....	\$	10,863.20
Cash received for interest upon mortgage loans.....	389.58	
Total income .....		11,252.78
Total .....	\$	22,511.83

## DISBURSEMENTS DURING YEAR 1891.

Cash paid for surrendered policies.....	\$	73.91
Premium notes, loans or liens used in purchase of surrendered policies and voided by lapse .....	303.75	
Cash paid for commissions to agents.....	2,934.06	
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	282.71	
Cash paid for medical examiners' fees.....	587.00	
Cash paid for salaries and other compensation of officers and other office employes .....	1,911.98	
Cash paid for rent, less \$..... received under sublease.....	360.00	
Cash paid for advertising and printing .....	223.45	
Cash paid for the following items, viz: Postage, janitor, gas, etc. ....	222.26	
Total disbursements .....	\$	6,899.12
Balance .....	\$	15,612.71

## ASSETS.

*As per ledger accounts.*

Loans on bond and mortgage (first liens) on real estate.....	\$	8,100.00
Cash in company's office.....	503.67	
Cash deposited in banks .....	3,147.97	
Bills receivable .....	3,301.50	
Agents' ledger balances .....	469.48	
Total net or ledger assets, less depreciation .....	\$	15,612.71

## OTHER ASSETS.

Interest due, \$....., and accrued, \$224.08 on bonds and mortgages .....	\$	224.08
Gross deferred premiums on policies in force December 31, 1891..	295.46	
Total.....	\$	295.46
Deduct the loading on above gross amount .....	73.86	
Net amount of uncollected and deferred premiums. ....		221.60
Furniture, fixtures and safes, \$382.00; commuted commissions, \$.....; ..		382.60
Total assets as per the books of the company .....	\$	16,451.08

## ITEMS NOT ADMITTED.

Judgments, \$.....; furniture, fixtures, and safes, \$382.00.....	\$	382.60
Agents' balances.....	469.48	
Total .....	\$	852.17
Total assets (less items not admitted).....	\$	15,598.91

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to the American table of mortality, with 4 per cent interest.....	\$	7,301.57
Net re-insurance reserve .....	\$	7,301.57
Liability on policy-holders' account.....	\$	7,301.57
Gross surplus on policy-holders' account.....		8,297.34
Total liabilities.....	\$	15,598.91
Estimated surplus accrued on tontine or other policies, the profits of which are reserved for that class of policies. ....	\$	9,149.51
Estimated surplus accrued on all other policies.....	None.	

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31 of previous year. ....	\$	3,017.54
Premium notes, loans or liens received during the year.....	3,850.43	
Total.....	\$	6,867.97
Deductions during the year as follows:		
Profit and loss.....	\$	683.80
Amount of notes, loans or liens used in the purchase of surrendered policies, and voided by lapse .....	303.75	
Amount of notes, loans or liens redeemed by maker in cash..	2,878.83	
Total reduction of premium note account.....	\$	3,506.38
Balance note assets at end of year.....	\$	3,301.60



## EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived or increased, and of those which have ceased to be in force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	350	\$ 575,000	1	\$ 1,000	360	\$ 576,000
New policies issued .....	148	222,000	4	4,500	152	226,500
Totals .....	507	\$ 797,000	5	\$ 5,500	512	\$ 802,500
Deduct policies ceased to be in force:						
By surrender .....	10	12,000			10	12,000
By lapse .....	94	182,000			94	182,000
Not taken .....	3	5,000			3	5,000
Total terminated .....	107	\$ 199,000			107	\$ 199,000
Net numbers and amounts in force at the end of the year.....	400	\$ 598,000	5	\$ 5,500	405	\$ 603,500

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. American table, 4 per cent.

What loading, for margin or expenses, is cast upon the net premium of each class of policies insured by the company?

Answer. 15, 20 and 33½ per cent, according to plan.

What proportion of premiums on policies issued by the company may be taken in notes, or other forms of lien, on the policies?

Answer. Not to exceed the reserve on same.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement) on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full-paid insurance, for reinstatement upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of all the policy-holders of the company, and where have such deposits been made?

Answer. \$7,000, with auditor of State of Iowa.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for use of real or guaranty capital?

Answer. None.

Does the company issue any policies in which the tontine principle is to be applied in making dividends thereon?

Answer. ☐ Yes.

## BUSINESS IN IOWA DURING YEAR 1891.

	Number.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	360	\$ 576,000
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	152	226,500
Total.....	512	\$ 802,500
Deduct number and amount which have ceased to be in force during the year .....	107	199,000
Total number and amount of policies in force in Iowa December 31, 1891.....	405	\$ 603,500

What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions or other expenses?

Answer. Cash, \$7,012.77; notes or credits, \$3,850.43; total, \$10,863.20.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## ROYAL UNION MUTUAL LIFE INSURANCE COMPANY,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State,

President, FRANK D. JACKSON.

Secretary, SIDNEY A. FOSTER.

[Incorporated March 15, 1886. Commenced business March 18, 1886.]

## CAPITAL STOCK.

(Mutual).

Amount of net or ledger assets December 31st of previous year..... \$ 49,487.03

## INCOME DURING YEAR.

Cash received for premiums without deductions for commission or other expenses.....	\$ 30,565.35
Premium notes, loans or liens taken in part payment for premiums.....	947.73
Premiums paid by dividends, including re-converted additions, \$623.55; by surrendered policies.....	623.55
Total.....	\$ 32,136.63
Total premium income.....	\$ 32,136.63
Cash received for interest upon mortgage loans.....	3,670.62
Cash received for interest on other debts due the company...	13.57
Cash received from sale of furniture.....	35.00
Total income .....	\$ 35,855.82
Total.....	\$ 85,342.85



## DISBURSEMENTS DURING YEAR.

Cash paid for surrendered policies.....	\$ 457.71
Premium notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	219.47
Cash dividends applied in payment of premiums.....	623.55
Total paid policy holders.....	\$ 1,300.73
Cash paid for commissions to agents.....	5,326.00
Cash paid for salaries and traveling expenses of managers of agencies, and general, special and local agents.....	1,554.78
Cash paid for medical examiners' fees.....	477.58
Cash paid for salaries and other compensation of officers and other office employees.....	6,860.98
Cash paid for rent, less \$30.00 received under sublease.....	827.10
Cash paid for furniture and fixtures, and safes for home and agency office.....	357.38
Cash paid for advertising.....	209.07
Cash paid for the following items, viz: Collection expenses, \$120.62; printing and stationery, \$574.78; postage, \$186.40; loan expense, \$21.04; telegraphing, \$17.10; miscellaneous, \$485.28.....	1,405.22
Total disbursements.....	\$ 18,327.03
Balance.....	\$ 67,014.92

## ASSETS.

## As per ledger accounts.

Loans on bond and mortgage (first liens) on real estate.....	\$ 50,935.00
Loans made in cash to policy holders on this company's policies assigned as collateral.....	630.00
Premium notes, loans or liens on policies in force, the reserve on each policy being in excess of all indebtedness thereon.....	947.73
Cost value of bonds and stocks owned absolutely.....	1,500.00
Cash in company's office.....	18.31
Cash deposited in banks, and with treasurer.....	2,871.44
Bills receivable.....	1,112.44
Total net or ledger assets.....	\$ 67,014.92
Total net or ledger assets, less depreciation.....	\$ 67,014.92

## OTHER ASSETS.

Interest due, \$87.50, and accrued, \$1,192.84, on bonds and mortgages.....	\$ 1,280.34
Interest due and accrued, \$21.28 on premium notes, loans, or liens.....	21.28
Market value of bonds and stocks over cost.....	600.00
Gross deferred premiums on policies in force December 31, 1891.....	\$ 2,298.34
Total.....	\$ 2,298.34
Deduct the loading on above gross amount.....	413.70
Net amount of uncollected and deferred premiums.....	\$ 1,884.64
Furniture, fixtures, and safes, \$674.53.....	674.53
Total assets as per the books of the company.....	\$ 71,475.71

## ITEMS NOT ADMITTED.

Furniture, fixtures, and safes, \$674.53.....	\$ 674.53
Loans on personal security, indorsed or not.....	119.40
Bills receivable.....	1,112.44
Total.....	\$ 1,906.37
Total assets (less items not admitted).....	69,569.34

## LIABILITIES.

Net present value of all the outstanding policies in force on the 31st day of December, 1891, computed according to the Actuaries Table of Mortality, with four per cent interest, and the American Table of Mortality, with four and one-half per cent interest.....	\$ 61,100.67	\$ 61,100.67
Total policy claims.....	58.71	
Liability on policy holders' account.....		61,238.38
Gross surplus on policy holders' account.....		8,310.96
Total liabilities.....	\$ 69,569.34	

## PREMIUM NOTE ACCOUNT.

Premium notes, loans or liens on hand December 31st of previous year.....	\$ 305.05
Premium notes, loans or liens received during the year.....	548.93
Total.....	\$ 853.98
Deductions during the year as follows:	
Amount of notes, loans or liens used in purchase of surrendered policies, and voided by lapse.....	\$ 219.47
Amount of notes, loans or liens redeemed by maker in cash.....	85.58
Total reduction on premium note account.....	\$ 305.05
Balance, note assets at end of the year.....	\$ 548.93

## EXHIBIT OF POLICIES.

The following is a correct statement of the number and amount of policies, including additions, in force at the end of the previous year, and of the policies issued, revived, or increased, and of those which have ceased to be force during the year, and of those in force at the end of the year:

CLASSIFICATION.	WHOLE LIFE POLICIES.		ENDOWMENT POLICIES.		ALL OTHER POLICIES.		TOTAL NUMBERS AND AMOUNTS.	
	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
Policies and additions in force at the end of the previous year.....	77	\$ 102,500	123	\$ 216,000	379	\$ 497,900	579	\$ 817,400
New policies issued.....	15	15,800	82	122,000	127	188,500	224	325,300
Old policies revived.....					3	4,000	3	4,000
Totals.....	92	\$ 118,300	205	\$ 338,000	509	\$ 690,400	806	\$ 1,146,700
Deduct policies ceased to be in force:								
By surrender.....	1	100	3	9,000	19	35,000	23	44,100
By lapse.....	9	10,500	9	25,500	42	60,000	60	94,900
Not taken.....			2	3,000	2	2,000	4	5,000
Total terminated.....	10	\$ 10,600	14	\$ 35,500	63	\$ 97,000	87	\$ 144,000
Net numbers and amounts in force at the end of the year.....	82	\$ 107,700	191	\$ 302,500	446	\$ 592,500	719	\$ 1,002,700

Upon what table of mortality and rate of interest were the net premiums of the company computed?

Answer. Whole life policies, American and four and one-half per cent; all others, Actuaries and four per cent.



What loading, for margin or expenses, is cast upon the net premium (used in computing the reserves) of each class of policies insured by the company?

Answer. From seven (7) to thirty-three (33) per cent.

What proportion of premiums on policies issued by the company may be taken in notes, or other form of lien, on the policies?

Answer. None.

Does the company hold any premium obligation on any policy, in excess of the net reserve (as valued in this statement) on such policy?

Answer. No.

Has any policy been "marked off" or reported "not in force" on the 31st of December, on which any legal claim could have been made, either for full paid insurance, for re-insurance upon complying with certain prescribed terms, or for a surrender value? If this has been done, a registry list of all such policies is required.

Answer. No.

What amount of stocks and other securities is deposited in various States and countries, under the laws thereof, for the protection of all the policy-holders of the company, and where have such deposits been made?

Answer. \$31,425 with the Auditor of State, Des Moines, Iowa.

What amount of stocks and other securities is deposited in various States and countries, which, under the laws thereof, is held exclusively for the protection of the policy-holders of such States and countries? Name States and countries, and amounts respectively.

Answer. None, except as above.

Is the business of the company conducted upon the mutual, mixed or strictly proprietary plan?

Answer. Mutual.

What proportion of the profits of the company may be paid to stockholders for the use of real or guaranty capital?

Answer. None.

Does the company issue any policies in which the Tontine principle is to be applied in making dividends thereon?

Answer. Yes.

#### BUSINESS IN IOWA DURING 1891.

	No.	Amount.
Number and amount of policies on the lives of citizens of Iowa in force December 31 of previous year.....	540	\$ 777,200
Number and amount of policies on the lives of citizens of Iowa issued during the year.....	215	301,800
Total.....	755	\$ 1,079,100
Excess number and amount which have ceased to be in force during the year.....	35	142,000
Total number and amount of policies in force in Iowa December 31, 1891.....	670	\$ 937,100
Amount of losses and claims on policies in Iowa unpaid December 31 of previous year.....	None.	
Amount of losses and claims on policies in Iowa incurred during the year.....	None.	
What amount of premiums was collected, or secured, in Iowa during the year, in cash and notes, or credits, without any deduction for losses, dividends, commissions, or other expenses?		
Answer. Cash, \$28,140.58; notes or credits, \$947.73; total, \$29,088.31.		

## LIFE INSURANCE TABLES.

TABLE No. I

Shows the life insurance business transacted in Iowa during the year 1891. Giving the risks written and terminated during the year, the losses incurred, the losses paid, and percentage of losses paid to premiums received.

TABLE No. II

Gives the condition of all life companies doing business in the State during the year. Also the business done as shown by their annual statements.

TABLE No. III

Is an exhibit of the number and amount of policies issued and terminated during the year 1891 and the manner of termination.



TABLE

Showing business done in Iowa in the year 1891.

NAME OF COMPANIES.	LOCATION.	NUMBER OF POLICIES.			
		In force Decem- ber 31, 1890.	Written during 1891.	Terminated dur- ing 1891.	In force Decem- ber 31, 1891.
Etna	Hartford, Conn.	1,520	295	169	1,646
Connecticut General	Hartford, Conn.	128	3	8	123
Connecticut Mutual	Hartford, Conn.	1,898	85	50	1,933
Equitable	Des Moines, Iowa	1,589	149	41	1,697
Equitable Life Assurance Society	New York, N. Y.	2,524	2,175	640	4,059
Germania	New York, N. Y.	113	61	18	156
Home	New York, N. Y.	70	7	29	48
Life Indemnity and Investment Co.	Sioux City	1,777	179	719	1,246
Manhattan	New York, N. Y.	224	49	25	248
Massachusetts Mutual	Springfield, Mass.	115	45	29	131
Michigan Mutual Life	Detroit, Mich.	506	266	75	697
Mutual Life	New York, N. Y.	3,854	920	530	4,244
Mutual Benefit Life	Newark, N. J.	2,169	271	177	2,263
National Life	Montpelier, Vt.	79	101	56	124
New York Life	New York, N. Y.	4,484	2,017	915	5,586
Northwestern Mutual	Milwaukee, Wis.	7,084	2,429	1,188	8,345
Pacific Mutual	San Francisco, Cal.	58	5	14	49
Penn Mutual	Philadelphia, Pa.	316	114	25	405
Phoenix Mutual	Hartford, Conn.	233	17	28	222
Provident Life and Trust	Philadelphia, Pa.	113	54	22	145
Provident Savings Life	New York, N. Y.	290	25	46	269
Register Life and Annuity	Davenport, Iowa	300	152	107	405
Royal Union Mutual Life	Des Moines, Iowa	540	215	85	670
Travelers	Hartford, Conn.	222	42	50	214
Union Central	Cincinnati, Ohio	1,605	2,375	2,360	1,710
Union Life	Omaha, Neb.	245	44	76	313
Union Mutual	Portland, Maine	99	15	11	105
United States Life	New York, N. Y.	453	308	153	608
Washington Life	New York, N. Y.	731	168	177	722
Total		33,485	12,707	7,800	38,392

No. I.

Compiled from Companies' Annual Statements.

AMOUNT OF INSURANCE.				PREMIUMS RECEIVED.			Losses Incurred.	Losses paid.	Percentage of losses incurred to premi- ums received.
In force Decem- ber 31, 1890.	Written during 1891.	Terminated dur- ing 1891.	In force Decem- ber 31, 1891.	Cash.	Notes.	Total.			
\$2,716,850	\$511,053	\$331,359	\$2,896,544	\$50,751.40	\$647.50	\$51,398.90	\$27,074.00	\$26,918.00	\$2.6
164,996	3,000	14,500	153,496	3,928.43		3,928.43	2,018.23	2,018.23	51.4
3,829,103	211,740	128,015	3,912,828	55,656.02		55,656.02	50,944.00	55,799.00	107.6
1,984,983	264,446	98,954	2,150,475	74,283.54		74,283.54	14,441.29	14,441.29	10.5
6,563,751	5,017,752	1,880,792	9,700,711	302,090.56		302,090.56	42,815.00	46,815.00	14.2
120,875	139,000	27,630	232,245	4,717.64		4,717.64	10,130.00	10,130.00	214.7
56,704	15,665	42,561	29,808	6,756.56	1,315.73	8,072.29	5,465.66	5,465.66	67.7
4,092,573	355,749	1,632,435	2,815,887	84,078.00		84,078.00	47,000.00	45,500.00	55.9
319,763	90,000	35,667	374,096	12,540.40		12,540.40	7,000.00	7,000.00	55.8
362,485	165,000	138,076	389,409	7,217.20	1,602.30	8,819.50	1,111.00	1,111.00	12.6
815,135	389,915	113,701	1,091,349	35,357.65		35,357.65	7,000.00	8,000.00	19.8
8,734,967	1,906,209	1,144,402	9,496,684	319,735.17		319,735.17	98,670.00	98,670.00	30.8
3,999,576	553,311	392,479	4,160,408	98,356.92		98,356.92	89,561.00	87,419.00	91.1
143,750	289,000	94,500	338,250	12,951.07		12,951.07	2,050.00	2,050.00	15.8
10,391,440	5,694,610	2,390,570	13,695,480	438,411.82		438,411.82	70,383.84	65,533.84	16.0
12,213,073	4,484,283	2,117,587	14,579,769	491,266.31	1,483.28	492,749.59	70,047.00	69,966.00	14.2
63,544	11,000	24,000	50,544	1,176.77		1,176.77	2,143.61		
140,750	208,500	277,750	101,500	966.84		966.84			
725,500	245,950	80,500	890,950	29,091.45	206.26	29,297.71	7,000.00	7,000.00	23.8
248,397	21,016	30,634	238,789	3,977.57	1,187.35	5,164.92	6,191.00	7,410.00	119.8
238,663	159,125	50,500	347,288	19,751.54		19,751.54	11,000.00	11,000.00	102.3
958,440	55,000	147,440	866,000	15,320.24		15,320.24	15,000.00	15,000.00	97.9
576,000	226,500	199,000	603,500	7,012.77	3,850.43	10,863.20			
777,300	301,800	142,000	937,100	28,149.58	947.73	29,097.31			
485,071	99,350	118,921	466,400	19,549.68		19,549.68	15,020.00	14,020.00	142.3
5,085,564	5,928,800	5,974,884	5,639,480	46,843.43		46,843.43	22,120.57	22,120.57	47.2
507,994	69,053	168,965	408,082	19,514.36		19,514.36	5,500.00	5,500.00	28.1
	23,500		23,500						
133,751	20,206	15,129	147,828	2,882.50	201.00	3,173.50	2,240.46	2,240.46	70.5
879,570	759,000	355,500	1,283,070	20,908.35		20,908.35	1,620.00	2,620.00	7.7
1,062,943	220,788	315,633	968,098	34,558.01		34,558.01	13,750.02	18,750.02	39.7
63,289,385	28,536,321	18,469,684	78,356,022	2,225,504.41	11,531.58	2,237,035.99	632,877.60	650,922.69	29.1



TABLE

The condition of and general business transacted by Life and Accident Insurers, as of December 31, 1891, compiled from

NAME AND LOCATION OF COMPANIES.	Paid up capital.	Assets.	Liabilities, including capital and re-insurance reserve.	Net surplus.
Etna, Connecticut	\$1,250,000	\$7,393,086.51	\$3,817,147.48	\$6,575,939.03
Connecticut General, Connecticut	150,000	2,176,229.15	1,820,815.64	355,413.51
Connecticut Mutual, Connecticut	Mutual.	59,738,479.95	53,679,324.14	6,059,155.81
Equitable, Iowa	100,000	827,430.25	689,944.00	137,486.25
Equitable Life Assurance Society, N. Y.	100,000	136,198,518.38	110,905,537.82	26,192,980.56
Germania, New York	200,000	16,673,743.32	15,734,444.07	939,299.25
Home, New York	125,000	7,606,900.85	5,881,386.56	1,725,514.29
Life Indemnity & Investment Co., Ia.	Mutual.	210,569.65	119,873.39	90,696.26
Manhattan, New York	100,000	12,870,299.47	11,193,815.06	1,676,484.41
Massachusetts Mutual, Massachusetts	Mutual.	12,239,529.16	11,236,837.23	1,002,691.93
Michigan Mutual, Life, Michigan	250,000	3,468,726.98	3,245,408.18	223,318.80
Mutual Life, New York	Mutual.	158,124,244.57	138,410,585.92	19,713,658.65
Mutual Benefit, Life, New Jersey	Mutual.	48,624,828.70	42,799,017.00	6,125,811.70
National Life, Vermont	Mutual.	7,625,780.76	6,714,048.56	911,732.20
New York Life, New York	Mutual.	125,947,290.81	110,806,297.50	15,141,023.31
Northwestern Mutual, Wisconsin	Mutual.	48,808,879.79	40,034,964.90	7,873,914.89
Pacific Mutual, California, Life	100,000	2,358,714.29	2,300,323.00	58,391.29
Penn Mutual, Life	Mutual.	18,531,388.30	16,048,348.17	2,503,040.13
Phoenix Mutual, Connecticut	Mutual.	10,063,575.64	8,916,671.08	1,116,904.56
Provident Life & Trust, Philadelphia	1,000,000	29,772,696.74	18,908,932.44	1,863,764.30
Provident Savings, Life, New York	100,000	1,033,662.06	563,538.67	470,123.41
Register Life & Annuity, Iowa	Mutual.	15,598.91	7,301.37	8,297.54
Royal Union Mutual Life, Iowa	Mutual.	69,569.34	61,238.28	8,331.06
Travelers', Connecticut, Life	600,000	13,613,111.95	10,802,832.10	2,790,279.85
Union Central, Ohio	100,000	7,879,958.83	6,897,085.77	982,873.06
Union Mutual Life, Nebraska	125,000	144,470.42	140,082.07	4,388.35
Union Mutual Life, Maine	Mutual.	6,297,554.91	5,588,275.44	709,279.46
United States Life, New York	440,000	6,737,988.27	6,141,510.22	596,478.05
Washington Life, New York	125,000	11,459,638.78	10,516,142.25	943,496.53
Total	\$4,865,000	\$777,802,325.67	\$671,071,918.22	\$106,730,407.45

## No. II.

Insurance Companies, which did business in Iowa during the year ending December 31, 1891, compiled from their annual statement.

Income.	Expenditures.	Risks written during the year.	PREMIUMS RECEIVED.			Losses paid.	Per cent of losses paid to premiums received.
			In cash.	In notes.	Total, less amount paid for re-insurance.		
\$ 6,243,780.04	\$ 4,818,185.11	\$ 23,370,242	\$ 4,257,348.40	\$ 44,050.69	\$ 4,301,399.09	\$2,742,381.84	63.7
386,650.41	287,080.78	1,826,360	291,360.51	4,570.48	295,930.99	140,631.95	48.0
7,804,479.00	6,885,778.16	11,813,087	4,504,814.55		4,504,814.55	4,128,317.24	91.5
173,953.39	117,485.47	1,074,704	122,175.88		122,175.88	38,701.67	31.6
39,054,943.85	22,967,085.13	233,118,331	33,120,349.56		33,120,349.56	9,848,716.84	29.7
3,437,748.26	2,531,733.71	10,508,262	2,635,906.24		2,635,906.24	1,389,150.11	52.8
1,629,446.12	1,148,361.51	8,688,829	1,056,688.99	149,716.56	1,206,405.55	507,496.28	42.0
179,961.23	135,654.81	2,134,603	166,961.30		166,961.30	69,414.09	41.9
2,687,440.58	2,255,690.81	15,844,811	2,059,360.63	36,047.90	2,095,408.53	1,074,508.10	51.6
2,915,514.11	2,049,043.54	17,411,636	2,253,113.66	137,980.92	2,391,094.58	844,873.02	35.6
1,040,632.40	642,442.54	4,901,809	892,514.80		892,514.80	263,340.06	30.2
37,634,734.53	29,107,039.19	172,708,808	30,092,317.87		30,092,317.87	10,912,877.46	36.2
8,940,619.20	7,138,377.83	27,144,818	6,039,455.98	491,545.22	6,531,001.20	3,423,564.14	52.1
2,218,360.85	1,561,934.50	14,714,321	1,829,893.41	56,782.82	1,886,676.23	565,406.62	30.1
31,854,194.08	19,458,089.00	192,684,982	26,289,724.78		26,289,724.78	7,154,415.81	27.2
12,544,697.71	6,469,307.56	68,556,597	10,052,060.52	65,874.68	10,117,935.20	2,789,736.29	27.5
920,350.08	708,063.00	3,499,400	499,196.19	27,576.00	526,772.19	341,000.60	64.8
5,001,508.34	3,286,950.25	25,712,782	3,939,916.54	187,938.34	4,127,854.88	1,332,917.31	32.3
1,369,264.49	1,320,690.10	5,378,093	763,080.47		763,080.47	792,372.07	104.4
4,236,465.41	2,112,397.48	14,211,296	3,323,098.85	2,887.32	3,325,986.17	947,205.00	28.4
1,640,498.34	1,493,327.03	16,200,605	1,622,601.87		1,622,601.87	709,450.49	43.7
11,252.78	6,899.12	226,500	7,012.77	8,860.43	15,873.20	10,863.00	68.5
35,855.82	18,327.93	329,300	31,189.90	947.73	32,137.63	32,137.63	100.0
4,454,585.12	3,190,311.66	17,131,671	3,818,310.28		3,818,310.28	1,506,391.06	39.5
		282,752,094					
2,772,860.77	1,500,961.78	21,298,294	1,389,103.80	958,658.00	2,347,761.80	879,603.20	37.5
33,112.45	29,438.30	11,853	32,459.06		32,459.06	6,090.00	18.4
1,118,722.14	1,039,075.23	600,490,134	813,432.96		813,432.96	613,177.80	75.6
1,452,434.50	1,224,011.45	14,555,000	274,601.30	819,772.84	1,094,374.14	639,876.55	58.9
2,684,435.74	2,014,688.00	11,769,691	2,150,809.73		2,150,809.73	967,348.55	44.9
184,476,502.51	122,537,440.98	1,362,092,780	144,378,491.06	2,848,737.90	147,227,228.96	54,263,696.05	36.8



TABLE

Showing the number and amount of policies in force December 31, 1890, terminated during 1891, and manner of

COMPANIES.	POLICIES IN FORCE DECEMBER 31, 1891.	
	Number.	Amount.
Etna, Connecticut.....	74,014	\$ 117,656,381
Connecticut General, Connecticut.....	6,760	8,863,154
Connecticut Mutual, Connecticut.....	64,147	153,234,742
Equitable, Iowa.....	2,234	3,155,690
Equitable Life Assurance Society, New York.....	197,825	720,662,473
Germania, New York.....	32,591	57,322,242
Home, New York.....	14,532	29,027,638
Life Indemnity and Investment Company, Iowa.....	2,288	4,971,660
Manhattan, New York.....	19,462	54,500,754
Massachusetts Mutual, Massachusetts.....	22,706	63,290,789
Michigan Mutual Life, Michigan.....	12,145	22,506,642
Mutual Life, New York.....	205,564	658,041,180
Mutual Benefit Life, New Jersey.....	65,154	172,840,944
National Life, Vermont.....	21,604	46,362,301
New York Life, New York.....	173,469	569,538,725
Northwestern Mutual, Wisconsin.....	98,525	238,908,897
Pacific Mutual, California.....	4,525	11,719,286
Penn Mutual, Pennsylvania.....	14,914	34,892,617
Phoenix Mutual, Connecticut.....	35,345	90,278,701
Provident Life and Trust, Pennsylvania.....	17,217	65,131,509
Provident Savings Life, New York.....	369	575,000
Register Life and Annuity, Iowa.....	579	817,400
Royal Union Mutual Life, Iowa.....	24,544	53,558,220
Travelers, Connecticut.....	71,543	244,211,089
Union Central, Ohio.....	20,615	50,055,701
Union Mutual Life, Nebraska.....	1,048	1,750,000
Union Mutual Life, Maine.....	15,223	28,218,753
United States Life, New York.....	15,489	36,320,006
Washington Life, New York.....	22,084	48,307,326
Total.....	1,308,562	\$ 3,671,040,710

## No. III.

and December 31, 1891, the number and amount of policies issued and termination—Continued on next page.

POLICIES IN FORCE DECEMBER 31, 1891.		POLICIES ISSUED DURING 1891.		POLICIES TERMINATED DURING 1891.	
Number.	Amount.	Number.	Amount.	Number.	Amount.
77,766	\$ 124,907,217	12,169	\$ 21,370,242	8,417	\$ 16,119,466
7,302	9,333,410	1,578	1,826,360	1,636	1,356,104
64,794	153,043,055	4,290	11,813,087	3,643	10,004,774
2,676	3,870,942	644	1,074,764	202	350,512
239,424	804,894,557	60,205	233,118,531	36,706	148,886,247
34,413	60,904,913	5,249	10,568,362	3,427	7,015,501
16,198	32,161,776	4,156	8,988,839	2,490	5,554,601
2,379	5,029,240	1,042	2,134,003	951	2,077,026
21,718	59,077,628	6,419	13,844,811	4,167	11,297,937
23,019	69,527,665	5,730	17,411,636	3,425	11,174,790
13,085	26,282,347	3,507	7,174,831	1,067	3,489,135
224,815	695,484,158	53,240	172,708,868	33,983	115,265,890
69,350	183,171,333	10,612	27,144,818	6,416	16,814,429
23,903	51,369,348	5,602	14,714,421	3,963	9,707,374
103,432	614,824,713	32,746	132,664,982	32,763	107,178,065
113,528	275,674,733	26,436	68,556,597	11,433	31,790,651
4,834	12,589,840	1,233	3,400,369	925	2,538,735
15,505	39,239,050	24,565	63,194,758	23,924	57,848,325
39,723	163,753,522	8,083	25,712,782	4,665	12,337,961
18,960	27,102,435	2,897	6,278,003	1,942	3,241,504
27,571	85,851,372	4,257	14,211,295	2,313	7,694,868
18,902	69,676,446	5,138	16,200,605	3,363	11,655,698
405	603,500	152	226,500	107	199,000
719	1,002,700	227	329,300	87	144,000
26,302	61,800,064	4,732	17,131,671	2,884	8,880,827
69,312	239,049,038	96,127	282,752,094	98,358	287,914,143
34,478	57,256,171	12,068	21,208,294	7,205	14,007,734
1,008	1,943,600	698	1,185,500	648	992,000
16,412	30,649,490	3,341	6,904,391	2,162	4,473,624
17,064	41,164,116	4,784	14,555,000	3,290	9,710,988
23,609	50,586,622	5,687	11,769,691	4,062	9,580,305
1,435,586	\$ 3,983,833,917	437,642	\$ 1,251,975,514	319,618	\$ 929,182,307



TABLE No. III—

COMPANIES.	BY DEATH.		BY MATURITY.	
	Number.	Amount.	Number.	Amount.
Etna, Connecticut.....	1,195	\$ 1,743,114	921	\$ 1,026,479
Connecticut General, Connecticut.....	66	101,954	147	297,371
Connecticut Mutual, Connecticut.....	1,444	3,528,063	350	552,680
Equitable, Iowa.....	12	24,441	.....	.....
Equitable Life Assurance Society, New York..	3,458	8,811,327	262	880,629
Germania, New York.....	515	1,067,552	.....	.....
Home, New York.....	217	418,532	52	88,904
Life Indemnity and Investment Company, Iowa	21	49,099	.....	.....
Manhattan, New York.....	359	1,030,687	29	37,881
Massachusetts Mutual, Massachusetts.....	290	728,897	87	122,951
Michigan Mutual Life, Michigan.....	99	199,072	.....	.....
Mutual Life, New York.....	2,787	9,513,020	628	1,481,377
Mutual Benefit Life, New Jersey.....	1,045	3,219,930	.....	.....
National Life, Vermont.....	234	488,972	46	83,325
New York Life, New York.....	1,975	6,351,999	640	1,459,908
Northwestern Mutual, Wisconsin.....	936	2,280,334	276	502,836
Pacific Mutual, California.....	72	151,518	10	54,245
Penn Mutual, Pennsylvania.....	38	54,600	.....	.....
Phoenix Mutual, Connecticut.....	425	1,104,268	85	199,718
Provident Life and Trust, Pennsylvania.....	346	586,819	.....	.....
Provident Savings Life, New York.....	211	617,039	139	341,678
Register Life and Annuity, Iowa.....	179	734,750	1	5,000
Royal Union Mutual Life, Iowa.....	.....	.....	.....	.....
Travelers, Connecticut.....	255	474,182	102	122,896
Union Central, Ohio.....	193	537,150	.....	.....
Union Mutual Life, Nebraska.....	208	334,435	26	40,650
Union Mutual Life, Maine.....	8	15,000	.....	.....
United States Life, New York.....	227	469,457	143	144,198
Washington Life, New York.....	259	591,192	48	107,696
.....	291	752,666	110	172,192
Total.....	17,275	\$ 45,986,009	4,093	\$ 7,632,114

CONTINUED.

MANNER OF TERMINATION.									
BY EXPIRY.		BY SURRENDER.		BY LAPSE.		BY CHANGE.		NOT TAKEN.	
Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.	Number.	Amount.
688	\$ 1,414,800	1,068	\$ 1,615,532	2,360	\$ 5,396,805	56	\$ 158,051	2,319	\$ 4,763,627
.....	.....	64	91,785	307	470,564	13	73,439	235	402,000
.....	.....	582	1,465,954	967	2,773,100	2	816,477	298	868,500
20	14,290	27	49,217	124	244,094	.....	3,000	19	24,500
211	1,060,700	5,193	21,043,332	18,637	70,687,554	.....	.....	9,035	46,463,305
217	296,714	549	1,311,295	1,295	2,398,565	212	612,473	639	1,358,892
.....	.....	750	1,881,340	792	1,477,250	4	134,165	675	1,554,500
521	1,300,750	70	140,393	319	527,784	.....	.....	29	50,000
.....	.....	.....	.....	1,903	4,543,880	537	1,828,009	1,249	3,820,580
65	143,350	776	2,109,970	1,316	4,433,719	.....	841,873	991	2,794,000
7	10,200	296	425,774	553	959,330	163	575,638	549	1,319,112
57	255,685	4,306	20,180,090	14,645	39,128,736	107	4,366,947	11,368	40,349,135
765	1,869,831	2,106	5,892,230	1,395	3,096,553	.....	.....	1,135	2,765,879
.....	.....	1,084	1,969,255	1,589	3,900,900	45	444,672	1,000	2,790,039
422	72,800	4,196	17,206,112	14,881	41,570,631	.....	1,382,482	10,649	39,135,064
326	3,459,365	837	2,097,344	6,907	14,082,224	.....	584,126	2,061	8,775,422
3	7,600	101	346,052	513	1,244,940	.....	20,000	236	709,900
19,287	47,170,558	220	758,400	.....	.....	.....	.....	4,379	9,894,767
134	344,500	702	1,597,946	2,131	5,177,638	35	513,241	1,989	3,300,650
215	205,091	100	153,146	622	1,646,901	124	229,279	535	1,029,268
1	1,200	575	1,879,808	1,195	3,825,063	139	750,740	62	218,500
2,758	9,707,418	35	34,250	57	83,150	22	184,000	311	997,100
.....	.....	10	12,000	94	182,000	.....	.....	3	5,000
.....	.....	23	44,100	60	94,900	.....	.....	4	5,000
28	49,100	260	470,721	1,256	3,703,450	463	1,892,428	520	2,258,050
98,165	287,376,995	.....	.....	.....	.....	.....	.....	.....	.....
110	165,500	330	740,587	4,276	7,885,400	374	774,238	1,872	4,126,807
.....	.....	.....	.....	437	585,000	195	294,500	37	97,500
338	629,400	64	188,946	736	1,321,300	23	187,683	631	1,342,450
46	114,115	83	171,716	2,060	6,460,969	40	388,000	674	1,877,300
.....	.....	610	1,767,235	2,065	4,460,786	27	57,496	959	2,424,066
124,384	\$355,670,121	25,116	\$ 85,615,656	82,719	\$ 231,918,124	2,577	\$ 17,019,839	54,463	\$ 185,340,384



# ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## AMERICAN MASONIC ACCIDENT ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, JAMES SMITH.

Secretary, E. B. TRUBEY.

[Incorporated, January 25, 1890. Commenced business, March 1, 1890.]

Principal office, Minneapolis, Minnesota.

Attorney for service of process in Iowa, Auditor of State.

### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 2,519.08

### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....\$ 9,110.00  
Annual dues as per contract, without any deduction whatever. None.  
Assessments: Mortuary, \$13,731.33; expense, \$6,865.67 ..... 20,597.00

Total paid by members.....\$ 29,707.00  
Interest, none; rent. ....None.  
Assessments paid in advance .....None.

Total income .....\$ 29,707.00  
Total net resources .....\$ 32,226.08

### DISBURSEMENTS DURING YEAR 1891.

Losses and claims .....\$ 7,568.97

Total paid to members .....\$ 7,568.97

Commissions and fees retained by or paid or allowed to agents on account of fees and dues ..... 10,244.90

Commissions paid or allowed for collecting assessments ..... 354.22

Salaries of managers and agents not paid by commissions. None.

Salaries of officers, \$300.00; other compensation of officers, \$75.00 ..... 375.00

Salaries and other compensation of office employees ..... 717.00

Medical examiners' fees, whether paid direct by members or otherwise.....None.

Rent, \$644.28; taxes, \$.....; advertising and printing, \$617.02 ..... 1,261.30

All other items, viz: Ins. dep. fee, \$293.30; legal fees, \$10.50; furniture and fixtures, \$181.75; postage, \$400.53; travelling expense, \$388.50; express, \$1.26 ..... 1,275.93

(Advanced assessments applied, none.)

Total expenses, \$14,228.35.)

Total disbursements .....\$ 21,787.32

Balance ..... 10,538.76



## NET OR INVESTED ASSETS.

Cash in office .....	\$ 854.35
Cash deposits in banks on emergency or reserve fund account ..	9,684.41
Total net or invested assets, less depreciation .....	\$ 10,538.76

## NON-INVESTED ASSETS.

Gross assets .....	\$ 10,538.76
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## LIABILITIES.

Net assets .....	\$ 10,538.76
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## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$ 6,012.00
Mortuary assessments not yet called for losses unadjusted, none; resisted, none, reported, \$353.71 .....	353.71
Total due from members .....	\$ 6,365.71
Deduct estimated cost of collection .....	125.00
Net amount due from members .....	\$ 6,240.71

## CONTINGENT MORTUARY LIABILITIES.

Losses reported, (number of claims, 3) .....	\$ 353.71
Total contingent mortuary liabilities .....	\$ 353.71

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.	
	Number.	Amount.
Policies or certificates in force December 31, 1890 .....	1,683	\$ 7,075,700.00
Policies of certificates written during the year 1891 .....	1,822	7,288,000.00
Total .....	3,505	\$ 14,363,700.00
Deduct number and amount which have ceased to be in force during 1891 .....	1,501	6,004,000.00
Total policies or certificates in force December 31, 1891 .....	2,004	\$ 8,359,700.00
Losses and claims on policies or certificates unpaid Dec. 31, 1891 .....	None.	None.
Losses and claims on policies or certificates incurred during year 1891 .....	163	7,558.97
Total .....	163	\$ 7,558.97
Losses and claims on policies or certificates paid during year 1891 .....	163	7,558.97
Policies or certificates terminated by death during 1891 .....	None.	None.
Policies or certificates terminated by lapse during 1891 .....	1,501	6,004,000.00

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars (\$5,000).

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Depends on avocation.

Has the society any emergency or reserve fund?

Answer. No.

What is the amount thereof?

Answer. None.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For death and disability claims caused by or resulting from accidents. Authorized and made by the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## AMERICAN MUTUAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of Wisconsin, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, J. D. CAMPBELL.

Secretary, W. P. HOBART.

[Incorporated, May, 1888. Commenced business, March, 1889.]

Principal office, Oshkosh, Wisconsin.

Attorney for service of process in Iowa, E. C. Barber, Cedar Rapids.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year .....

\$ 4,138.83



## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 10,328.50
Assessments: Mortuary, \$.....; expense \$.....	23,596.98
Medical Examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 33,925.48
Interest, \$30.00; rent.....	None 30.00
Assessments paid in advance.....	\$ 1,026.65
Total income.....	\$ 33,955.48
Total net resources.....	\$ 38,094.31

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$ 13,055.74
Total paid to members.....	\$ 13,055.74
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	10,328.50
Salaries and other compensation of officers.....	3,333.38
Rent, \$375.00; taxes, \$259.30; advertising and printing, \$860.98.....	1,495.35
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
General expense account.....	1,011.70
Michigan and Minnesota expense account.....	613.50
Postage, adjustments of claims and return premiums.....	778.20
Total expenses.....	\$ 17,560.63
Total disbursements.....	\$ 30,616.37
Balance.....	\$ 7,477.94

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 3,550.00
Agents' ledger balances.....	42.00
Cash in office.....	914.15
Cash deposits in banks on emergency or reserve fund account:	
German National Bank, Oshkosh.....	3,013.79
Total net or invested assets.....	\$ 7,519.94

## NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 88.87
Rents due, \$.....; office furniture.....	165.00
Total non-invested assets.....	253.87
Gross assets.....	\$ 7,773.81

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 952.81
Borrowed money, none; interest accrued on same.....	None.
Advance assessments.....	1,026.65
Total actual liabilities.....	\$ 1,979.46
Balance, net assets.....	\$ 5,794.35

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments in process of collection (estimated), .....	\$ 2,810.00
Net amount due from members.....	\$ 2,810.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 1).....	\$ 500.00
Losses reported, (number of claims, 53, estimated).....	1,325.00
Losses resisted, (number of claims, 2).....	985.00
Total contingent mortuary liabilities.....	\$ 2,810.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	1,806	\$ 1,833,450.00	No business done in Iowa.	
Policies or certificates written during the year 1891.....	2,051	3,255,000.00		
Total.....	4,657	\$ 5,108,450.00		
Deduct number and amount which have ceased to be in force during 1891.....	2,346	2,292,150.00		
Total policies or certificates in force December 31, 1891.....	2,411	\$ 2,846,300.00		
Losses and claims on policies or certificates unpaid December 31, 1890.....	1	1,000.00		
Losses and claims on policies or certificates incurred during year 1891.....	384	12,035.74		
Total.....	385	\$ 13,035.74		
Losses and claims on policies or certificates paid during the year 1891.....	385	13,035.74		
Policies or certificates terminated by death during 1891.....	2	1,250.00		
Policies or certificates terminated by lapse during 1891.....	2,344	2,290,000.00		

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. \$4,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount to be paid contingent upon the same being realized from premium payments.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Premium payments used to pay claims and expenses, expense account not to exceed 40 per cent of total premiums.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. A provision is made for surplus to be paid to members at expiration of five year term of membership.



Has the society an emergency or reserve fund?

Answer. Only as shown in invested assets.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors elected at annual meeting of members; officers elected annually by directors.

Is a medical examination required before issuing a certificate to applicants? Are certificates issued to persons other than the families or heirs of the member? Are assignments of certificates to other than such persons allowed?

Answer. Not applicable to accident insurance.

For what purposes are assessments made, and under what authority?

Answer. Premium assessments or payments are for the payment of claims and necessary expenses. The same are made in conformity to the by-laws of the association.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$5,142.00.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### BANKERS' LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, EDWARD A. TEMPLE.

Secretary, A. C. STILSON.

[Incorporated July 1, 1879. Commenced business September 2, 1879.]

Principal office, Marquardt block, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 726,243.61

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 52,136.45
Annual dues as per contract, without any deductions whatever	44,037.61
Assessments: Mortuary, \$164,100.50; expense, (answered above).	164,100.50
Guarantee deposits.....	116,063.55
Medical examiner's fees paid by applicant. Not reported to this office.	
Total paid by members.....	\$ 376,338.20
Interest, \$37,549.27; rent, nothing .....	37,549.27
Advances to agents repaid.....	231.50
Cash received from all other sources.....	None.
Assessments paid in advance.....	\$869.49
Total income.....	414,118.97
Total net resources.....	\$1,140,362.58

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed) .....	\$ 176,750.00
Guarantee deposits returned to beneficiaries of deceased members.....	3,658.00
Payments returned to members for cancelled certificates.....	776.50
Total paid to members.....	\$ 181,184.50
Commissions and fees retained by or paid or allowed agents on account of fees and dues.....	51,763.73
Commissions paid or allowed for collecting assessments.....	2,620.27
Salaries of managers and agents not paid by commissions.....	1,408.83
Salaries of officers, \$14,300.00; other compensation of officers, \$1,085.04.....	17,385.04
Salaries and other compensation of office employees.....	5,020.93
Medical examiner's fees, whether paid direct by members or otherwise.....	820.25
Rent, \$1,263.20; taxes, \$350.88; advertising and printing, \$4,250.20.....	5,864.46
Advanced to agents to be repaid out of future salaries or commissions.....	611.50
All other items, viz: State fees, \$1,214.75; postage, \$2,656.88; furniture and fixtures, \$304.30; attorney's fees, \$1,511.84; telegrams, \$20.50; traveling expenses, \$446.90; express, \$44.26; miscellaneous, \$730.91.....	6,966.34
Advanced assessments applied, included above.....	\$ 911.32
Total expenses.....	92,444.45
Total disbursements .....	\$ 273,628.95
Balance .....	\$ 866,733.63

#### NET OR INVESTED ASSETS.

(Where held as emergency or reserve fund state the fact specifically.)

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	\$ 536,305.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	65,500.00
Guarantee notes on members in good standing.....	229,121.25
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account—	
With Lyman Cook, treasurer, in First National Bank, Burlington, Iowa.....	9,716.60
With P. M. Casady, assistant treasurer, Des Moines Savings Bank, Des Moines, Iowa.....	10,147.96
With Insurance Department of Missouri, St. Louis, Mo.....	1,000.00
With depository banks.....	4,912.73
Total net or invested assets.....	\$ 866,733.63
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	None.
Total net or invested assets.....	\$ 866,733.63

#### NON-INVESTED ASSETS.

Interest due, \$28.00; accrued, \$11,773.72.....	\$ 11,801.72
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances .....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	11,801.72
Gross assets.....	\$ 878,535.35



## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....).....None.	
Taxes due and accrued.....None.	
Borrowed money, none; interest accrued on same.....None.	
Advance assessments, \$472.67; bonus or dividend obligations.....None.	472.67
All other (not including contingent mortuary).....None.	
Total actual liabilities.....	\$ 472.67
Balance, net assets.....	\$ 878,064.68

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessment, called and not yet due.....	\$ 80,000.00
Mortuary assessment due and unpaid.....None.	
Mortuary assessment not yet called for losses unadjusted, none; resisted, none; reported.....None.	
Total called but not due from members.....	\$ 80,000.00
Deduct estimated cost of collection.....	800.00
Net amount called for but not due from members.....	\$ 79,200.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, ....).....None.	
Losses in process of adjustment (number of claims, ....).....None.	
Losses reported (number of claims, five).....	\$ 18,000.00
Losses resisted (number of claims, two).....	4,000.00
All other contingent liabilities.....None.	
Total contingent mortuary liabilities.....	\$ 22,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	14,652	\$ 20,304,000	4,725	\$ 9,450,000
Restored to membership during 1891.....	45	90,000	19	38,000
Policies or certificates written during the year 1891.....	3,797	7,504,000	735	1,470,000
Total.....	18,494	\$ 36,988,000	5,479	\$ 10,958,000
Deduct number and amount which have ceased to be in force during 1891.....	1,060	2,120,000	209	418,000
Total Policies or certificates in force December 31, 1891.....	17,434	\$ 34,868,000	5,270	\$ 10,540,000
Losses and claims on policies or certificates unpaid December 31, 1890.....	8	16,000	2	4,000
Losses and claims on policies or certificates incurred during year 1891.....	92	184,000	40	80,000
Total.....	100	\$ 200,000	42	\$ 84,000
Losses and claims on policies or certificates paid during the year 1891.....	89	176,750	37	74,000
Policies or certificates terminated by death during 1891.....	92	184,000	40	80,000
Cancellations.....	20	40,000	3	6,000
Policies or certificates terminated by lapse during 1891.....	948	1,896,000	166	332,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Six thousand dollars. On ages 18 to 33, three certificates of \$2,000 each; on ages 35 to 50, two certificates of \$2,000 each, and on ages 51 to 55 one certificate of \$2,000.  
 Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. The face value of certificates is secured by deposit with the State Insurance Department, and the amount due is provided for by an assessment on the members levied pro rata upon the guarantee fund of the association.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No; for no other purpose whatever.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. American mortality tables.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Assessments are made at the rate of two per cent on the amount of the guarantee deposit, which is \$1.00 for each year of age at entrance for each certificate terminated by death, unless the claim is paid from former assessment.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Eight hundred thirty-three thousand four hundred eighty-four dollars and eighty-one cents.

For what purpose, how is it created and where deposited?

Answer. The association has a guarantee fund of \$642,341.00, created by deposit at entrance for the purpose of securing persistent membership; and a surplus fund of \$191,243.81, created by interest collected and forfeiture of guarantee deposits of lapsed members for the purpose of paying losses in excess of a rate of ten deaths per annum per thousand members; \$601,835.00 is deposited with the Auditor of State of Iowa; the balance is in process of collection and investment.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Directors are elected by vote of members and the officers by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No, except as stated below.

Are assignments of certificates to other than such persons allowed?

Answer. No. Benefit is made payable to "wife, relative, legal representative, heir or legatee," of the member as authorized by the laws of the State of Iowa.

For what purposes are assessments made, and under what authority?

Answer. For mortuary and expense fund, by resolution of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twelve thousand dollars. Only one class.



## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## CITIZENS' LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

Vice-President, M. S. BUTLER.

Secretary, HENRY RODDIS.

[Incorporated, February 13, 1885. Commenced business, March 1, 1885.]

Principal office, Cherokee, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$ 3,052.50
Bills receivable not hitherto reported, error last year .....	2,257.50

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 6,465.00
Annual dues as per contract, without any deduction whatever..	1,686.43
Assessments: Mortuary, \$4,209.64; expense, \$497.72 .....	4,707.36
Medical examiners' fees paid by applicant .....	621.00
Total paid by members .....	\$ 13,440.79
Interest, \$24.05; rent, none .....	24.05
Advances to agents repaid .....	30.00
Cash received from all other sources, viz:	
Bills receivable .....	3,098.27
Recording fees .....	843.50
Office furniture and fixtures .....	500.00
(Assessments paid in advance) .....	None.
Total income .....	\$ 17,945.61
Total net resources .....	\$ 20,396.79

## DISBURSEMENTS DURING YEAR 1891.

Deferred payments of death losses .....	\$ 1,249.50
Losses and claims .....	4,209.64
Advanced payments returned to rejected applicants .....	130.00
Total paid to members .....	\$ 5,589.14
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	5,276.40
Commissions paid or allowed for collecting assessments .....	372.63
Salaries of managers and agents not paid by commissions .....	3,298.75
Salaries of officers, \$1,866.36; other compensation of officers, none .....	1,866.36
Salaries and other compensation of office employees .....	670.00
Medical examiners' fees, whether paid direct by members or otherwise .....	637.00
Rent, \$200.00; taxes, none; advertising and printing, \$309.97 .....	509.97
Advanced to officers and agents to be repaid out of future salaries or commissions .....	None.
All other items, viz: General expenses, postage, office fixtures and advances returned .....	1,701.24
(Advanced assessments applied, included above, none) .....	
Total expenses .....	\$14,353.92
Total disbursements .....	\$ 19,621.15
Balance .....	\$ 2,332.55

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	None.
Agents' ledger balances .....	None.
Cash in First National Bank .....	\$ 574.06
Total net or invested assets .....	\$ 574.06
Total net or invested assets, less depreciation .....	\$ 574.06

## NON-INVESTED ASSETS.

Bills receivable .....	\$ 2,257.50
Office fixtures .....	500.00
Total non-invested assets .....	\$ 2,757.50
Gross assets .....	\$ 3,332.55

## LIABILITIES.

Losses adjusted, due and unpaid .....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued .....	None.
Money advanced by directors .....	\$ 332.55
Total actual liabilities .....	\$ 332.55
Balance net assets .....	\$ 2,980.00

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due .....	None.
Mortuary assessments, due and unpaid .....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported, 3 .....	\$ 2,640.00
Total due from members .....	\$ 2,640.00
Net amount due from members .....	\$ 2,640.00



## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims.....)	None.
Losses in process of adjustment, (number of claims.....)	None.
Losses reported, (number of claims, 3.....)	\$ 2,649.00
Losses resisted, (number of claims.....)	None.
Total contingent mortuary liabilities .....	\$ 2,649.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890 .....	813	\$ 2,032,500	567	\$ 1,417,500
Policies or certificates written during the year 1891..	602	1,505,000	577	1,442,500
Total.....	1,415	3,537,000	1,144	2,860,000
Deduct number and amount which have ceased to be in force during 1891.....	532	1,332,500	468	1,170,000
Total policies or certificates in force December 31, 1891 .....	883	2,205,000	676	1,690,000
Losses and claims on policies or certificates unpaid December 31, 1890 .....	6	15,000	4	10,000
Losses and claims on policies or certificates incurred during year 1891.....	10	25,000	9	22,500
Total.....	16	40,000	13	32,500
Losses and claims on policies or certificates paid during the year 1891 .....	13	32,500	10	25,000
Policies or certificates terminated by death during 1891.....	10	25,000	10	25,000
Policies or certificates terminated by lapse during 1891	522	1,305,000	459	1,147,500

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty-five hundred dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; ten per cent for expenses, cost of collection.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American Table of Mortality. Levied on age at entry.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Directors are elected every five years; officers annually elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. To pay death claims. Assessments made by order of board of directors after satisfactory proof of claim.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight hundred and eighty-three dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## CONNECTICUT INDEMNITY ASSOCIATION.

Organized under the laws of the State of Connecticut, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, V. L. SAWYER.

Secretary, EDWARD A. WRIGHT.

[Chartered, April 7, 1887. Commenced, business November 30, 1883.]

Principal office, 43 East Main Street, Waterbury, Conn.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 69,400.96

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Annual dues as per contract, without any deduction whatever.....\$ 27,415.05

Assessments: Mortuary, \$39,818.23; expense, \$23,619.75..... 63,437.98

Medical examiners' fees paid by applicant, none. Dividend deductions..... 2,386.60

Total paid by members.....\$ 93,239.63

Interest, \$3,244.96; rent, \$193.51..... 3,438.47

Advances to agents repaid.....None made.

Cash received from all other sources, viz: Claim expense re-

turned, sale of office furniture, policy fees, commission contracts and personal accounts..... 21,236.58

Total income.....\$ 120,914.68

Total net resources.....\$ 190,315.54



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims, death and disability.....	\$ 33,256.06
Advanced payments returned to rejected applicants.....	436.29
Total paid to members.....	\$ 33,692.35
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	14,898.53
Commissions paid or allowed for collecting assessments.....	972.71
Salaries of managers and agents not paid by commissions.....	16,196.86
Salaries of officers, \$7,120.30; other compensation of officers, \$4,439.31.....	11,559.61
Salaries and other compensation of office employees.....	5,872.89
Medical examiners' fees, whether paid direct by members or otherwise.....	3,863.67
Rent, \$3,080.00; taxes, \$1,025.43; advertising and printing, \$4,579.88	8,685.31
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Claim expense, \$780.65; legal expense, \$818.62; postage, \$1,253.54; re-insurance, \$587.49; surrender values, \$1,318.40; local boards, \$2,889.03; office furniture, \$236.43; agents' expense, \$4,010.22; general expense, \$1,019.97; discount and exchange, \$943.53; expressage, telegrams, personal account, etc., \$1,184.43.....	15,042.29
Total disbursements.....	\$ 110,695.12
Balance.....	\$ 79,620.42

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 52,530.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	2,076.08
Cost value of bonds and stocks owned absolutely.....	5,351.00
Agents' ledger balances, \$1,866.37; premium notes, \$4,878.92.....	6,745.29
Cash in office, \$3,463.77; in transit since received, \$1,896.62.....	5,360.39
Cash deposits in banks on emergency or reserve fund account: Waterbury, \$2,362.52; Dime Savings, \$151.93; Manufacturers, \$4,124.35.....	6,638.70
All other deposits: Manufacturers.....	915.96
Total net or invested assets, less depreciation.....	\$ 79,620.42

## NON-INVESTED ASSETS.

Interest due, \$53.15; accrued, \$786.87.....	\$ 840.02
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances, bills receivable.....	2,606.50
Market value of bonds and stocks over cost, advance benefits, \$580.02; agents' balances, \$12,600.01.....	13,270.03
Total non-invested assets.....	\$ 16,716.55
Gross assets.....	\$ 96,336.97

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	\$ 1,643.53
Borrowed money.....	None.
Advance assessments.....	None.
Bonus on dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 1,643.53

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments called and not yet due.....	\$ 7,022.21
Mortuary assessments due and unpaid.....	3,483.32
Total due from members.....	\$ 10,505.53
Deduct estimated cost of collection.....	210.10
Net amount due from members.....	\$ 10,295.43

## CONTINGENT MORTUARY LIABILITIES.

*Losses adjusted, not yet due, (number of claims, 10).....	\$ 11,000.00
Losses in process of adjustment, (number of claims,—).....	None.
Losses reported, (number of claims, 2; no proofs received).....	6,000.00
Losses resisted, (number of claims, 3).....	6,500.00
Total contingent mortuary liabilities.....	\$ 23,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	2,006	\$3,914,000.00		
Policies or certificates written during the year 1891.....	1,778	2,293,475.00	5	11,000.00
Total.....	4,084	\$6,207,475.00	5	11,000.00
Deduct number and amount which have ceased to be in force during 1891.....	814	1,178,600.00	1	2,000.00
Total policies or certificates in force December 31, 1891.....	3,870	\$5,031,475.00	4	9,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	7	6,950.00		
Losses and claims on policies or certificates incurred during year 1891.....	35	48,250.00	1	2,000.00
Total.....	42	\$55,200.00		
Losses and claims on policies or certificates paid during the year 1891.....	27	29,189.17		
Policies or certificates terminated by death during 1891.....	35	48,250.00	1	2,000.00
Policies or certificates terminated by lapse during 1891.....	779	1,129,750.00		

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. By \$50,000.00 of its working capital or guaranty fund, held intact solely for that purpose, and by its dividend fund and all assets and property of the association; and shareholders are liable to the full amount of capital unpaid. After ten years, interest earned by the dividend fund will be paid to members as a dividend to reduce assessments.

\* Of this amount \$6,000.00 has been paid since December 31, 1891.



Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, all over \$5,000.00 are re-insured. Yes, for the benefit of policy holders: Re-insurance \$393.58; legal expense, \$177.00; claim expense, \$780.63.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. Not in Iowa.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American Experience Tables.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$75,369.26, of which \$50,000 is capital stock or guaranty fund held intact.

For what purpose, how is it created and where deposited?

Answer. For the payment of policy claims. The interest earned by the dividend fund will be paid to members whose policies have been in force ten years. Holds intact \$50,000 of its working capital and also creates a dividend fund (that may be drawn upon for the payment of claims) by a charge of \$2.10 on each \$1,000 of insurance for ten years and a required contribution from beneficiaries of deceased members of from two per cent to ten per cent of face of policy if death occurs within ten years from its date. After policy has been in force ten years no contribution is required. Deposited with Treasurers A. M. Blakesley, Cashier Waterbury National Bank, and H. W. Lake.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. By members and shareholders.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. There must be an insurable interest.

For what purposes are assessments made, and under what authority?

Answer. For the payment of death losses and disability claims and under the authority named in contract for insurance.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Eight thousand dollars. No classes.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### COVENANT MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, A. W. BERGGREN.

Secretary, W. H. SMOLLINGER.

[Incorporated, January 9, 1877. Commenced business, January 9, 1877.]

Principal office, Galesburg, Illinois.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 545,448.24

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions ..... \$ 76,151.50

Annual dues as per contract, without any deductions whatever..... None.

Assessments: Mortuary, \$997,166.40; expense, \$116,353.14; advance deposits, \$36,951.92..... 1,150,471.46

Medical examiners' fees paid by applicant..... None.

Total paid by members.....\$1,226,622.96

Interest, \$16,142.03; rent, none..... 16,142.03

Advances to agents repaid..... None.

Cash received from all other sources..... None.

(Assessments paid in advance, \$37,636.95.)

Total income .....\$1,242,764.99

Total net resources.....\$1,788,213.23



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$ 910,500.00
Advanced payments returned to rejected applicants, \$5,749.00; advanced deposits, \$37,636.95; surrendered certificates, \$838.00.	44,223.95
Total paid to members.....	\$ 954,723.95
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	72,518.82
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	25,779.15
Salaries of officers, \$19,891.53; other compensation of offi- cers, none.....	19,891.53
Salaries and other compensation of office employees.....	18,682.31
Medical examiners' fees, whether paid direct by members or otherwise.....	15,882.00
Rent, \$1,887.47; taxes, \$2,571.91; advertising and printing, \$7,272.90	11,732.27
Advanced to officers and agents, to be repaid out of future sal- aries or commissions.....	None.
All other items, viz.:	
Contingent expenses.....	\$ 1,640.84
Postage, express and exchange.....	7,988.31
Traveling expenses.....	7,796.32
Directors' and managers' expenses.....	4,419.40
Legal expenses.....	160.00
Furniture and fixtures.....	304.00
Type and material.....	167.40
Sundry expenses.....	264.50
Profits and loss, agents' ledger balance.....	4,704.24
(Advanced assessments applied, included above, \$37,636.95.)	
Total disbursements.....	\$1,146,056.04
Balance.....	\$ 641,557.19

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incum- brances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	\$ 536,896.37
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund ac- count.....	None.
All other deposits: Galesburg National Bank.....	104,969.82
Total net or invested assets, as per balance.....	\$ 641,557.19
Deduct depreciation of assets to bring same to market value and agents' balances, unsecured.....	27,690.31
Total net or invested assets, less depreciation.....	\$ 613,866.88

## NON-INVESTED ASSETS.

Interest due and accrued on stocks and bonds.....	\$ 5,370.93
Postage stamps, \$586.17; furniture and fixtures, \$3,682.81; books and stationery, \$750.00.....	5,018.98
Mailing machine, type, galleys, etc., \$4,967.70; medical, law and insurance books, \$300.88.....	5,368.58
Market value of bonds and stocks over cost.....	2,869.50
Total non-invested assets.....	\$ 18,557.99
Gross assets.....	\$ 632,424.87

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$14,293.50; bonus or dividend obliga- tions, none.....	\$ 14,293.50
All others (not including contingent mortuary), viz.....	None
Total actual liabilities.....	\$ 14,293.50
Balance, net assets.....	\$ 618,131.37

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 143,575.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted. \$125,250.00; resisted, \$10,500.00; reported, \$88,625.00	224,375.00
Total due from members.....	\$ 367,950.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 367,950.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 1).....	\$ 2,500.00
Losses in process of adjustment (number of claims, 52).....	122,750.00
Losses reported (number of claims, 37).....	88,625.00
Losses resisted (number of claims, 4).....	10,500.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 224,375.00
Balance contingent mortuary assets (or resources).....	\$ 143,575.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	32,719	\$ 84,707,875	2,526	\$ 6,370,500
Policies or certificates written during the year 1891.....	7,241	14,412,875	373	727,125
Total.....	39,960	99,120,750	2,899	7,097,625
Deduct number and amount which have ceased to be in force during 1891.....	4,918	11,914,125	350	782,500
Total policies or certificates in force De- cember 31, 1891.....	35,042	\$ 87,206,625	2,549	\$ 6,315,125
Losses and claims on policies or certificates unpaid December 31, 1890.....	77	216,750	3	10,500
Losses and claims on policies or certificates in- curred during year 1891.....	357	940,625	20	50,750
Total.....	434	1,157,375	23	61,250
Losses and claims on policies or certificates paid during the year 1891.....	340	933,000	16	43,750
Policies or certificates terminated by death during 1891.....	357	940,625	20	50,750
Policies or certificates terminated by lapse during 1891.....	4,596	10,511,625	326	705,625



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Graded on Acturial Experience Table; according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred and twenty-five thousand dollars.

For what purpose, how is it created and where deposited?

Answer. For payment of death losses in the event of excessive mortality; invested in United States 4 per cent registered bonds, the above amount being the par value thereof, and deposited in the Galesburg National Bank.

Are the officers and directors elected at annual meeting of members?

Answer. Directors elected by the members; officers elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred and sixty-seven thousand five hundred and seventy-three dollars and eighty-five cents.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## DES MOINES LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, L. S. COFFIN.

Secretary, L. C. RAWSON.

[Incorporated July 31, 1883. Commenced business, August 15, 1885.]

Principal office, Des Moines, Iowa.

Attorney for service of process in Iowa, Cummins & Wright.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$ 39,193.70

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions .....	\$ 16,145.79
Recording fees, as per contract, without any deduction whatever .....	2,517.00
Assessments: Mortuary, \$31,163.72; expense, \$9,307.35; reserve, \$7,268.53 .....	47,839.60
Interest on guarantee notes .....	130.00
Medical examiner's fees paid by applicant: Not reported to this office.	
Total paid by members .....	\$ 66,612.39
Interest, \$582.43; rent, none .....	582.43
Cash received from all other sources, viz: Guarantee notes taken .....	24,190.00
Total income .....	\$ 91,390.82
Total net resources .....	\$ 130,584.58

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (seventeen) .....	\$ 38,105.00
Guarantee notes returned to beneficiaries .....	263.00
Total paid to members .....	\$ 38,468.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	18,002.70
Salaries of managers and agents not paid by commissions .....	1,488.27
Salaries of officers, \$5,018.09; other compensation of officers, \$.....	5,018.09
Salaries and other compensation of office employees .....	1,107.32
Medical examiners' fees, paid by home office .....	492.00
Rent, \$300.00; taxes, \$.....; advertising and printing, \$900.81 .....	1,200.81
All other items, viz: Postage, \$684.94; books, \$8.80; State fees, \$11.00; traveling expense, \$107.00; fixtures, \$3.50; express, \$5.70; telegrams, \$5.80; miscellaneous, \$132.48 .....	950.00
Total disbursements .....	\$ 57,990.27
Balance .....	\$ 73,188.31



## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 21,006.00
Cash in office.....	650.71
Cash deposits in banks:	
Citizens National.....	1,390.30
Guarantee notes on hand.....	56,777.40
Total net or invested assets, less depreciation.....	\$ 73,188.31

## NON-INVESTED ASSETS.

Recording fees due and unpaid.....	\$ 31.00
Expense coll. due and unpaid.....	83.41
Total non-invested assets.....	\$ 115.41
Gross assets.....	\$ 73,294.72

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments called and not yet due.....	\$ 743.50
Mortuary assessments not yet called for losses unadjusted, none; resisted, none.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 743.50

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, none).....	None.
Losses in process of adjustment, (number of claims, none).....	None.
Losses reported, (number of claims, none).....	None.
Losses resisted, (number of claims, none).....	None.
All other contingent liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1901.*	
	Number.	Amount.
Policies or certificates in force December 31, 1900.....	2,450	\$ 5,355,706.00
Policies or certificates written during the year 1901.....	1,953	2,008,000.00
Certificates renewed.....	11	9,000.00
Total.....	4,414	\$ 7,372,706.00
Deduct number and amount which have ceased to be in force during 1901.....	200	800,706.00
Total policies or certificates in force December 31, 1901.....	4,134	\$ 6,572,000.00
Losses and claims on policies or certificates incurred during year 1901.....	17	\$ 29,500.00
Total.....	17	\$ 29,500.00
Losses and claims on policies or certificates paid during the year 1901.....	17	\$ 29,500.00
Policies or certificates terminated by death during 1901.....	17	\$ 29,500.00
Policies or certificates terminated by lapse and surrender during 1901.....	673	\$ 7,170,000.00

\*All business done in Iowa.

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment returns.

Answer. Only so far as the full payment of policies is guaranteed by the reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American Experience Table. Amount charged according to age at time of joining.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-one thousand dollars.

For what purpose, how created and where deposited?

Answer. To pay death losses in excess of our schedule of rates. Is created from 20 per cent of the mortuary collection and the accumulation on guarantees.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Yes. The directors are elected by the members of the association. The officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Quarterly, semi-annual and annual calls are made, which include mortuary and expense moneys.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three thousand two hundred forty-seven and 25-100 dollars (\$3,247.25).



## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## ECONOMIC GUARANTY LIFE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, GEO. HAYWOOD, SR.

Secretary, MURRAY HAYWOOD.

[Incorporated, October, 1891. Commenced business, November 2, 1891.]

Principal office, Clinton, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31, of previous year.....None.

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association, or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,215.00
Annual dues as per contract, without any deductions whatever.....	None.
Assessments: Mortuary, none; expense.....	None.
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 3,215.00
Interest, none; rents.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources, viz.:	
Cash on account of guaranty deposit fund.....	\$ 1,565.84
Notes on account of guaranty deposit fund.....	11,981.16
Total.....	\$ 12,647.00
(Assessments paid in advance, none.)	
Total income.....	\$ 15,862.00
Total net resources.....	\$ 15,862.00

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 253.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 253.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,480.50
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, none; other compensation of officers.....	None.
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, whether paid direct by members or otherwise.....	518.00
Rent, none; taxes, none; advertising and printing, \$297.50.....	297.50
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items.....	None.
(Advanced assessments applied, included above, none.)	

Total expenses.....	\$ 3,215.00
Total disbursements.....	\$ 3,468.00
Balance.....	\$ 12,394.00

## NET OR INNESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash in banks on emergency or reserve fund account:	
G. Haywood & Son (guaranty deposit fund account).....	\$ 1,312.84
All other deposits:	
Guaranty deposit notes, held in office.....	11,081.16
Total net or invested assets.....	\$ 12,394.00
Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	None.
Total net or invested assets, less depreciation.....	\$ 12,394.00

## NON-INVESTED ASSETS.

Interest due, none; accrued.....	None.
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 12,394.00

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 12,394.00



## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 253.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called, for losses unadjusted, none; resisted.....	None.
Total due from members.....	\$ 253.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 253.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment.....	None.
Losses reported.....	None.
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1891.....	383	\$ 383,000.00	347	\$ 347,000.00
Policies or certificates written during the year 1891.....				
Total.....	383	\$ 383,000.00	347	\$ 347,000.00
Deduct number and amount which have ceased to be in force during 1891.....	1	1,000.00		
Total policies or certificates in force December 31, 1891.....	382	\$ 382,000.00	347	\$ 347,000.00
Losses and claims on policies or certificates unpaid December 31, 1891.....				
Losses and claims on policies or certificates incurred during year 1891.....	1	253.00		
Total.....	1	\$ 253.00		
Losses and claims on policies or certificates paid during the year 1891.....	1	\$ 253.00		
Policies or certificates terminated by death during 1891.....	1	253.00		
Policies or certificates terminated by lapse during 1891.....				

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Five certificates—\$5,000.

Do the certificates or policies of the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same. If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Our certificate specifies the payment of 3 per cent of the aggregate guaranty deposit fund not exceeding \$1,000. The guaranty deposit fund is equal in amount to \$1.00 for each year of insured's age on each \$1,000 of insurance taken. Eighty per cent of this amount may be withdrawn in case of forfeiture or surrender; entire deposit, however, being returned to beneficiary in event of insured's death.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; where full life policies are issued 25 per cent of the mortuary assessment is retained as a reserve, which reserve shall be proportionately accreted to those certificates which are terminated by death after the insured thereunder shall have attained or exceeded the age of sixty years.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. We issue no endowment contracts.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. In levying our semi-annual mortuary assessment, we charge to each member that percent or fraction of percent (not exceeding 3 percent) of his guaranty deposit which will re-imburse us for the money expended on his account, on every certificate terminated by death during the previous six months.

Has the society an emergency or reserve fund?

Answer. Not as yet.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. None made except for mortuary, each six months.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$383.00.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## EQUITABLE MUTUAL LIFE AND ENDOWMENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, EMMONS JOHNSON.

Secretary, GEO. W. HARRIS.

[Incorporated, November 17, 1881. Commenced business, March 14, 1882.]

Principal office, Waterloo, Iowa.

Attorney for service of process in Iowa, J. J. Tolerton.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 36,402.10



## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 6,064.75
Annual dues as per contract, without any deduction whatever.....	14,419.44
Assessments: Mortuary, \$90,177.77; expense, none.....	99,177.77
Medical examiners' fees paid by applicant.....	1,290.25
Total paid by members.....	\$ 120,961.21
Interest, \$2,764.29; rent, \$1,075.00.....	3,839.29
Cash received from all other sources, viz: Assignments.....	22.00
(Assessments paid in advance, \$106.79.)	

Total income.....	\$ 124,822.50
Total net resources.....	\$ 161,314.50

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$ 73,750.00
Advanced payments returned to rejected applicants.....	4.75
Total paid to members.....	\$ 73,753.75
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	5,821.00
Commissions paid or allowed for collecting dues.....	464.17
Salaries of managers and agents not paid by commissions.....	708.70
Salaries of officers.....	5,703.75
Salaries and other compensation of office employees.....	3,144.51
Medical examiner's fees, whether paid direct by members or otherwise.....	667.32
Taxes, \$123.00; advertising and printing, \$1,655.37.....	1,778.46
All other items, viz: Traveling expenses, \$884.20; furniture, \$433.66; legal fees, \$193.03; telegrams, \$15.86; fuel and lights, \$156.10; stationery, \$214.25; insurance, \$63.31; postage, \$1,016.60; express, \$41.12; office expenses, \$176.45; interest, \$1,020.74.....	4,214.32
(Advance assessments applied, included above..... \$106.79)	
(Total expenses, footings..... \$22,595.23)	

Total disbursements.....	\$ 96,348.92
Balance.....	\$ 64,965.62

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 8,192.56
Loans on mortgages (first liens) on real estate.....	45,650.00
Agents' ledger balances and premium notes.....	6,157.27
Cash in office.....	770.00
Cash deposits in banks on emergency or reserve fund account:	
Commercial National Bank.....	3,088.01
Total net or invested assets, as per balance.....	\$ 64,965.74

Deduct depreciation of assets to bring same to market value, and agents' balances unsecured.....	2,500.00
Total net or invested assets, less depreciation.....	\$ 62,465.74

## NON-INVESTED ASSETS.

Interest due and accrued.....	\$ 793.25
Market value of real estate over cost and incumbrances.....	3,500.00
Total non-invested assets.....	\$ 4,293.25
Gross assets.....	\$ 66,758.99

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).....	None.
Salaries, rents and office expenses due and accrued.....	\$ 70.30
Borrowed money, none; interest accrued on same.....	None
Advance assessments.....	106.79
All other (not including contingent mortuary), viz: Examiners, \$274.00; printing, \$200.19.....	474.19
Total actual liabilities.....	\$ 650.46
Balance, net assets.....	\$ 66,068.53

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, not yet called for losses unadjusted.....	\$ 30,750.00
Total due from members.....	\$ 30,750.00
Net amount due from members.....	\$ 30,750.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment.....	None.
Losses reported (number of claims, 11).....	\$ 22,500.00
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 22,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	3,507	\$ 7,323,125	2,550	\$ 5,412,500
* Policies or certificates written during the year 1891.....	811	1,375,025	682	1,161,875
Total.....	4,318	\$ 8,698,750	3,232	\$ 6,574,375
+ Deduct number and amount which have ceased to be in force during 1891.....	800	1,642,500	621	1,394,375
Total policies or certificates in force December 31, 1891.....	3,518	\$ 7,256,250	2,611	\$ 5,180,000
Losses and claims on policies or certificates unpaid December 31, 1890.....	11	26,250	8	18,750
Losses and claims on policies or certificates incurred during year 1891.....	32	70,000	24	55,000
Total.....	43	\$ 96,250	32	\$ 73,750
Losses and claims on policies or certificates paid during the year 1891.....	32	73,750	26	62,250
Policies or certificates terminated by death during 1891.....	32	70,000	24	55,000
Policies or certificates terminated by lapse during 1891.....	768	1,485,000	570	1,041,875

\* Ten approved applications filed awaiting formal medical examinations.

+ In addition to the number reported ceased, thirty-five have matured as death claims, but not as surrender value or endowment. Twenty-one additional were delinquent December 31st, but will reinstate.



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Surplus for surrender value or endowment fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Yes; surplus of assessments and dues.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On basis of \$2,500.00: 16 to 30, \$1.00; 31 to 40, \$1.25; 41 to 50, \$1.50; 51 to 55, \$1.75; 56 to 60, \$2.00. All other amounts pro rata.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$45,850.

For what purpose, how is it created and where deposited?

Answer. Surrender value or endowment fund; surplus of assessments and dues loaned on real estate securities; deposited with Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. When deaths occur only, and to pay death claims, balance for the surrender value or endowment fund; under authority of by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$6,546.00.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## FARMERS MUTUAL LIVE STOCK INSURANCE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, S. W. JOHNSON.

Secretary, C. F. HADEN.

[Incorporated, October 27, 1891. Commenced business, November 25, 1891.]

Principal office, 308 and 309 Youngerman Block, Des Moines, Iowa.

Attorney for service of process in Iowa, C. F. Haden, Des Moines, Iowa.

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 410.00
Annual dues as per contract, without any deduction whatever.....	606.00

Total paid by members.....	\$ 1,016.00
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Cash received from all other sources, viz.: Borrowed money...	840.53
(This amount, \$840.53, has been advanced by the directors of the association.)	

Total income.....	\$ 1,946.53
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Total net resources.....	\$ 1,946.53
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## DISBURSEMENTS DURING YEAR 1891.

Commissions and fees retained by or paid to or allowed to agents on account of fees and dues.....	\$ 402.48
Salaries of officers.....	60.00
Rent, \$12.50; advertising and printing, \$90.75.....	103.25
All other items, viz.: State Auditor, \$10.00; agents' certificates, \$5.50; recorder's fees, \$3.00; Secretary of State, \$7.50; office fixtures, \$45.00.....	71.00
(Total expenses, footings.....)	(\$636.65)

Total disbursements.....	\$ 636.65
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Balance.....	\$ 1,369.88
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## NET OF INVESTED ASSETS.

Agents' ledger balances.....	\$ 9.52
Cash in office.....	568.82
Citizens National Bank, Des Moines, Iowa, consisting of bills receivable, taken for membership fees and annual dues.....	731.45
Total net or invested assets.....	\$ 1,309.89
Total net or invested assets, less depreciation.....	\$ 1,309.89

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Borrowed money.....	\$ 840.53
Total actual liabilities.....	\$ 840.53
Balance, net assets.....	\$ 469.35

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, none; related, none; reported.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims.....)	None.
Losses reported (number of claims.....)	None.
Losses resisted (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1901.		BUSINESS IN IOWA DURING 1901.	
	Number.	Amount.	Number.	Amount.
Policies or certificates written during the year 1901.....	348	\$ 29,165.00	348	\$ 29,165.00
Total policies or certificates in force December 31, 1901.....	348	\$ 29,165.00	348	\$ 29,165.00
Losses and claims on policies or certificates unpaid December 31, 1901.....	None			
Losses and claims on policies or certificates incurred during year 1901.....	None			
Total.....	None			
Losses and claims on policies or certificates paid during the year 1901.....	None			
Policies or certificates terminated by death during 1901.....	None			
Policies or certificates terminated by lapse during 1901.....	None			

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two hundred dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent of assessments may be used to pay expenses, if necessary.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No tables used; assessments levied pro rata, on insurance carried.

Has the society any emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes; directors elected at annual meeting; officers elected, same day, by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Examination by agents.

Are certificates issued to persons other than the families or heirs of the members?

Answer. Yes.

Are assignments of certificates to other than such persons allowed?

Answer. Yes.

For what purposes are assessments made, and under what authority?

Answer. Under articles of incorporation; by order of board of directors; to pay losses and expenses of association when membership fees and annual dues are insufficient.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$291.65.



## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## FEDERAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, HENRY EGBERT.

Secretary, E. H. WHITCOMB.

[Incorporated, March, 1882. Commenced business, May 1, 1882.]

Principal office, Davenport, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31 of previous year .....\$ 41,226.20

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deduction whatever .....	\$ 2,701.00
Annual dues as per contract, without any deduction whatever..	6,297.07
Assessments: Mortuary, \$19,776.46; expense, \$.....	19,776.46
Medical examiners' fees paid by applicant.....	604.00
Interest, \$2,000.86; rent.....	None. 2,000.86
Advances to agents repaid .....	None.
Cash received from all other sources, viz.:	
Savings fund .....	4,395.11
Surety fund, \$1,635.48; advance fund, \$220.11.....	1,855.59

Total income .....\$ 37,699.09

Total net resources .....\$ 78,925.29

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 25,000.00
Total paid to members.....	\$ 25,000.00
Commissions and fees retained by, or paid or allowed to agents on account of fees and dues.....	2,701.00
Commissions paid or allowed for collecting assessments.....	43.73
Salaries of managers and agents not paid by commissions.....	2,217.42
Salaries of officers, \$2,500; other compensation of officers.....	2,500.00
Salaries and other compensation of office employees.....	936.00
Medical examiners' fees, whether paid direct by members or otherwise .....	702.00
Rent, \$364.00; taxes, \$11.60; advertising and printing, \$530.73.....	906.33
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	Nothing.
All other items, viz.:	
Postage, \$346.20; travelling expenses, \$729.94; contingent expenses, \$1,313.55 .....	2,389.69
Furniture, \$295.00; from Adv. account, \$232.97; accrued interest mortgages bought, \$235.72 .....	843.00
(Advanced assessments applied, included above, none.)	
(Total expenses, footings, \$12,290.17).	
Total disbursements.....	\$ 38,139.26
Balance .....	\$ 40,786.03

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances. None.	
Loans on mortgages (first liens) on real estate.....	\$ 38,525.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office.....	2,261.03
Cash deposits in banks on emergency or reserve fund acct. None.	
All other deposits.....	None.
Total net or invested assets.....	\$ 40,786.03
Total net or invested assets, less depreciation.....	\$ 40,786.03

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$560.25.....	\$ 560.25
Quarterly dues in process of collection, not yet due.....	78.00
Rents due, none; accrued.....	None.
Office furniture and fixtures .....	878.64
Market value of real estate over cost and incumbrances.....	None.
Surety fund pledged by members, not yet due.....	2,822.50
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	4,339.39
Gross assets.....	\$ 45,125.42

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$575.78; bonus or dividend obligations.....	\$ 575.78
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 575.78
Balance, net assets.....	\$ 44,549.64



## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$ 456.97
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported, \$3,000.00.....	3,000.00
Total due from members .....	\$ 3,456.97
Deduct estimated cost of collection.....	150.00
Net amount due from members.....	\$ 3,306.97

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, .....)	None.
Losses in process of adjustment (number of claims, .....)	None.
Losses reported, (number of claims, 2).....	\$ 3,000.00
Losses resisted, (number of claims, .....)	None.
All other contingent liabilities .....	None.
Total contingent mortuary liabilities.....	\$ 3,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	2,135	\$ 2,135,000.00	1,632	\$ 1,632,000.00
Policies or certificates written during the year 1891.....	350	350,000.00	66	66,000.00
Total.....	2,484	\$ 2,484,000.00	1,698	\$ 1,698,000.00
Deduct number and amount which have ceased to be in force during 1891.....	228	228,000.00	60	60,000.00
Total policies or certificates in force December 31, 1891.....	2,266	\$ 2,266,000.00	1,638	\$ 1,638,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	None.		None	
Losses and claims on policies or certificates incurred during year 1891.....	19		9	
Total.....	19	\$ 28,000.00	9	\$ 13,000.00
Losses and claims on policies or certificates paid during the year 1891.....	17	25,000.00	8	11,000.00
Policies or certificates terminated by death during 1891.....	28	28,000.00	13	13,000.00
Policies or certificates terminated by lapse during 1891.....	200	200,000.00	47	47,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. \$1,000. Two certificates on any one life is the present limit.

Do the certificates or policies issued by the Association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; when there are 5,000 certificates in force and \$50,000 surety fund, from excess in said fund over \$50,000.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten cents per member; cost of collection and its own protection.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No; we issue life or savings policies, as defined in section 20, chapter 65, acts Twenty-first General Assembly.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Calculated upon a mortality between experience of English and American companies. Age entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$38,737.79.

For what purpose, how is it created, and where deposited?

Answer. To secure policy contracts; by payment of 1 per cent of amount insured; \$38,525.00 deposited with Auditor of State, \$312.79 cash in office.

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they elected?

Answer. Officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Ordinary life, not life and savings policy; yes.

For what purposes are assessments made, and under what authority?

Answer. To meet death losses and expenses, as stipulated by contract.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. \$2,000.

## ANNUAL STATEMENT,

*For the year ending December 31, 1891, of the condition of the*

## FIDELITY MUTUAL LIFE ASSOCIATION,

Organized under the laws of the State of Pennsylvania, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, L. G. FOUSE.

Secretary, W. S. CAMPBELL.

[Incorporated, December 2, 1878. Commenced business January 1, 1879.]

Principal office, No. 914 Walnut St., Philadelphia.

Attorney for service of process in Iowa, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 355,450.19



## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 36,737.00
Annual dues as per contract, without any deductions whatever, including contingent expense dues .....	191,674.55
Assessments: Mortuary, \$98,500.13; expense, \$5,802.64 .....	367,397.82
Medical examiners' fees paid by applicant .....	2,659.57
Total paid by members .....	\$ 637,294.54
Interest, \$18,098.31; rent, \$1,454.13 .....	19,552.44
Advances to agents repaid .....	\$ 37,090.55
Cash received from all other sources, viz: Fees for changing policies .....	89.00
(Assessments paid in advance, \$195.89) .....	
Total income .....	\$ 647,745.98
Total net resources .....	\$1,003,196.17

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed) .....	\$ 289,600.69
Advanced payments returned to rejected applicants .....	10,606.67
Total paid to members .....	\$ 290,745.07
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	83,853.62
Commissions paid or allowed for collecting assessments .....	8,802.64
Salaries of managers and agents not paid by commissions .....	12,913.34
Salaries of officers .....	16,642.91
Salaries and other compensation of office employees .....	32,810.46
Medical examiners' fees, whether paid direct by members or otherwise .....	21,911.55
Rent, \$1,311.82; taxes, \$55.97; advertising and printing, \$20,338.82 .....	28,266.55
Advanced to officers and agents to be repaid out of future salaries or commissions .....	\$64,811.55
All other items, viz:	
State licenses, legal expenses, etc. ....	5,597.91
Furniture, fixtures, etc. ....	4,294.13
Janitor, fuel, expressage, telegraphs, investigating claims, etc .....	4,155.68
Traveling expenses, postage, etc. ....	10,211.50
Advanced assessments applied, included above, \$ 600.22 .....	
Total disbursements .....	\$ 520,564.46
Balance .....	\$ 482,531.71

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	\$ 57,554.11
Loans on mortgages (first liens) on real estate .....	211,556.00
Interest bearing notes secured by liens on policies .....	28,337.42
Cost value of bonds and stocks owned absolutely .....	16,870.61
Agents' ledger balances .....	23,000.58
Cash in office .....	1,960.49
Printing machinery .....	1,767.28
Cash deposits in banks on emergency or reserve fund accounts .....	
Union Trust Company, Philadelphia .....	\$ 6,314.74
Seventh National Bank, Philadelphia .....	2,838.19
Wasson Bank, New York .....	785.80 = 9,858.73
All other deposits .....	
Loans on renewal interest of \$150,574.17, probable decrement having been deducted .....	\$ 131,902.00
Total net or invested assets .....	\$ 482,031.71

## NON-INVESTED ASSETS.

Interest due, \$70.00; accrued, \$3,797.30 .....	\$ 3,867.30
Market value of real estate over cost and incumbrances .....	22,446.80
Total non-invested assets .....	\$ 26,314.10
Gross Assets .....	\$ 508,945.80

## LIABILITIES.

Salaries, rents and office expenses due and accrued .....	\$ 245.70
Advance assessments .....	11,081.22
Total actual liabilities .....	\$ 11,326.92
Balance, net assets .....	\$ 497,618.88

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Indemnity reserve or amount pledged for loans .....	\$ 570,425.00
Net amount due from members .....	\$ 870,323.90

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, number of claims, 16 .....	\$ 37,000.00
Losses in process of adjustment, number of claims, 11 .....	3,000.00
Losses reported (number of claims, 10) .....	54,000.00
Losses resisted, number of claims, 8 .....	10,000.00
Total contingent mortuary liabilities .....	\$ 112,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSI- NESSES OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890 .....	12,176	\$ 38,905,656	1718	\$ 530,000
Policies or certificates written during the year 1891 .....	3,331	12,134,300	41	136,000
Total .....	15,507	\$ 50,040,456	2159	\$ 666,000
Deduct number and amount which have ceased to be in force during 1891 .....	2,505	5,500,706	27	56,000
Total policies or certificates in force December 31, 1891 .....	13,002	\$ 33,539,750	1832	\$ 610,000
Losses and claims on policies or certificates unpaid December 31, 1890 .....	5	12,650		
Losses and claims on policies or certificates incurred during the year 1891 .....	146	328,400	1	5,000
Three of these claims settled at a saving of \$2,650 .....				
Total .....	154	\$ 329,650	18	\$ 2,000
Losses and claims on policies or certificates paid during the year 1891 .....	122	280,650	1	2,000
Policies or certificates terminated by death during 1891 .....	149	108,400	1	2,000
Policies or certificates terminated by lapse during 1891 .....	2,353	5,174,990	26	54,000



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. \$25,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. The policies are guaranteed by the contingent fund, now sufficient to more than pay the losses for a year, and by the indemnity pledge of members subject to assessment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. From 3 per cent to 10 per cent was paid the trustees to cover cost of collection.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No. At end of probable life credits, if any, may be withdrawn as a disability benefit.

In levying mortuary assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American table, modified by probable life and experienced decrement.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$470,704.74.

For what purpose, how is it created, and where deposited?

Answer. To guarantee full payment of policies and reduce insurance liability of association created by loading mortuary calls or collecting stipulated sums in addition to mortality element for said purpose. See invested assets.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors and officers are elected annually, by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or creditors or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For the purpose of paying death losses and creating a contingent account.

What sum of money would any ordinary assessment for the payment of a single certificate produce in each class?

Answer. It will produce \$203,107.00.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## FIDELITY PROTECTIVE UNION.

Organized under the laws of the State of Iowa, made to the auditor of the State of Iowa, pursuant to the laws of said State.

President, JAMES McNAUGHTON.

Secretary, L. C. RUFF.

[Incorporated, April 12, 1890. Commenced business, July 15, 1890.]

Principal office, Council Bluffs, Iowa.

Attorney for service of process in Iowa, J. J. Stewart.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year, ..... \$ 708.00

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 5,733.00
Assessments: Mortuary, \$601.53; expense, \$300.51.....	1,322.04
Medical examiners' fees paid by applicant.....	80.00
Total paid by members.....	7,560.04
Interest, \$53.73; rent, none.....	53.73
Advances to agents repaid.....	44.00
Cash received from all other sources, viz.:	
Guaranty reserve fund, \$5,674.50; expenses, \$1,231.30.....	4,869.00
Advanced by incorporators.....	100.00
Received from fines and local agents.....	85.00
Total income.....	\$ 12,339.76
Total net resources.....	\$ 11,876.90



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 550.03
Advanced payments returned to rejected applicants.....	88.20
Total paid to members.....	638.23
Commissions and fees retained by or paid or allowed to agents on account of fees.....	5,644.80
Commissions paid or allowed for collecting assessments.....	4.12
Salaries of agents not paid by commissions.....	340.76
Salaries of officers, none; other compensation of officers.....	None.
Salaries and other compensation of office employees.....	490.00
Medical examiners' fees, whether paid direct by members or otherwise.....	805.00
Rent, \$189.00; taxes, none; advertising and printing, \$337.00.....	526.00
Advanced to officers and agents to be repaid out of future salaries or commissions.....	78.07
All other items, viz.: Books and stationery, \$11.15; office furniture, \$76.75; certificates and permits, \$30.50; travelling expenses, \$62.85; postage, \$124.00; light and telephone, etc., \$35.40.....	390.65
(Total expenses, \$8,279.40.)	

Total disbursements.....	\$ 8,917.63
Balance .....	\$ 4,950.36

## NET OR INVESTED ASSETS.

Cost value of real estate, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	2,639.14
Agents' ledger balances.....	None.
Cash in office.....	73.50
Cash deposits in banks on emergency or reserve fund account: Citizens State Bank, Council Bluffs, Iowa.....	946.72
All other deposits: Citizens State Bank certificate of deposit with Auditor of State.....	1,300.00
Total net or invested assets, as per balance.....	\$ 4,959.36

## NON-INVESTED ASSETS.

Interest due, none; accrued.....	None.
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.

## LIABILITIES.

Losses due and unpaid (number of claims.....)	None.
Taxes due and accrued.....	None.
Salaries to agents, due and accrued.....	\$ 220.48
Borrowed money, \$465.00; interest accrued on same, \$35.00.....	500.00
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 720.49
Balance, net assets.....	\$ 4,238.88

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims.....)	None.
Losses in process of adjustment (number of claims.....)	None.
Losses reported (number of claims.....)	None.
Losses resisted (number of claims.....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT (ALL IN IOWA).

	TOTAL BUSINESS OF 1891.	
	Number.	Amount.
Policies or certificates in force December 31, 1890.....	697	\$ 1,334,000.00
Policies of certificates written during the year 1891.....	805	1,610,000.00
Total.....	1,472	2,944,000.00
Deduct number and amount which have ceased to be in force during 1891.....	505	1,010,000.00
Total policies or certificates in force December 31, 1891.....	967	\$ 1,934,000.00
Losses and claims on policies or certificates unpaid Dec. 31, 1891.....	None.	None.
Losses and claims on policies or certificates incurred during year 1891.....	1	2,000.00
Total.....	1	\$ 2,000.00
Losses and claims on policies or certificates paid during year 1891.....	1	2,000.00
Policies or certificates terminated by death during 1891.....	1	2,000.00
Policies or certificates terminated by lapse during 1891.....	494	988,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars (\$2,000).

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent, for expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.



In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Eighteen to thirty-five, \$1.00; thirty-five to forty-five, \$1.25; forty-five to fifty-five, \$1.50.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Four thousand and forty dollars and fifty cents.

For what purpose, how is it created and where deposited?

Answer. To pay death loss in case of unusual mortality and to reduce the assessments of members after nine years. A part is in Council Bluffs city bonds, deposited with Auditor of State; balance in Citizens State Bank, Council Bluffs, Iowa.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay death losses and expenses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. About \$1,000.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

### GERMAN-AMERICAN MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, PHILLIP BENNER.

Secretary, F. H. A. KOCH.

[Incorporated, March 5, 1887. Commenced business, July 1, 1887.]

Principal office, Nassau Block, Burlington, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 8,833.76

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Assessments: Mortuary, \$13,197.89; expense, \$4,646.96..... \$ 17,844.85

Total paid by members..... \$ 17,844.85

Interest..... 38.93

Cash received from all other sources, viz.: Advanced per directors..... 123.96

Total income..... \$ 18,006.14

Total net resources..... \$ 26,839.90

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 13,725.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	86.54
Commissions paid or allowed for collecting assessments.....	933.61
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers, \$1,325.50; other compensation of directors and committees, officers, \$325.00.....	1,650.50
Salaries and other compensation of office employees.....	364.05
Medical examiners' fees, whether paid direct by members or otherwise.....	122.00
Rent, \$204.46; taxes and legal expenses, \$219.38; advertising and printing, \$354.25.....	778.09
All other items, viz.: Books and stationery, \$60.10; sundries, \$55.54.....	122.64
Postage and exchange, \$339.92; traveling expenses, \$196.63.....	536.55
Repaid to incorporators (on advanced during previous years).....	600.00
Repaid (advanced by treasurer in 1888).....	217.95
(Total expenses, \$5,411.87.)	
Total disbursements.....	\$ 19,136.87
Balance.....	\$ 7,703.03

#### NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 2,000.00
Cash deposits in banks on emergency or reserve fund account: State of Missouri insurance department.....	1,000.00
All other deposits: German-American Savings Bank, Burlington.....	1,000.00
First National Bank, Burlington, Iowa.....	3,703.03
Total net or invested assets.....	\$ 7,703.03
Total net or invested assets, less depreciation.....	\$ 7,703.03

#### LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
All others (not including contingent mortuary) viz.: Advanced by incorporators, etc.....	\$ 4,000.00
Total net liabilities.....	\$ 4,000.00
Balance, net assets.....	\$ 3,703.03

#### CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due, notes not yet due (estimated).....	\$ 17,072.53
Mortuary assessments, due and unpaid.....	860.00
Total due from members.....	\$ 17,932.53
Deduct estimated cost of collection.....	1,000.00
Net amount due from members.....	\$ 16,932.53

#### CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, one).....	None.
Losses in process of adjustment (number of claims, one).....	\$ 2,000.00
Losses resisted (number of claims, two).....	4,000.00
Total contingent mortuary liabilities.....	\$ 6,000.00
	\$ 10,932.53



## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	1,516	\$ 1,502,000	391	\$ 460,500.00
Policies or certificates written during the year 1891.....	491	437,500	27	30,500.00
Total .....	2,007	1,939,500	418	491,000.00
Deduct number and amount which have ceased to be in force during 1891.....	409	628,500	70	83,500.00
Total policies or certificates in force December 31, 1891.....	1,598	1,311,000	348	407,500.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	3	5,000		
Losses and claims on policies or certificates incurred during year 1891.....	15	14,000	3	4,000.00
Total .....	18	19,000	3	4,000.00
Losses and claims on policies or certificates paid during the year 1891.....	16	13,725	2	2,000.00
Policies or certificates terminated by death during 1891.....	15	14,000	3	4,000.00
Policies or certificates terminated by lapse during 1891.....	394	614,500	67	79,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Amount specified in policy, and guaranteed by accumulation of mortuary reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No, except per centage for collection.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to Actuaries' and American Experience Table.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$7,703.03.

For what purpose, how is it created and where deposited?

Answer. 1st. To provide against excessive mortality. 2d. For protection against forfeiture in case of inability to pay premiums when due. 3d. To reduce premiums after ten years membership. Created by setting apart twenty-five per cent of all net receipts of mortuary premiums.

Are the officers and directors elected at annual meeting of members?

Answer. Yes, directors.

If not, how are they selected?

Answer. Officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To create a mortuary or reserve fund for full payment of all death claims. Under authority of articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$4,341.90. Members pay annually, semi-annually or quarterly.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## HARTFORD LIFE AND ANNUITY INSURANCE COMPANY.

Organized under the laws of the State of Connecticut, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, H. A. WHITMAN.

Secretary, STEPHEN BALL.

[Incorporated, May, 1890. Commenced business of assessment insurance, Jan., 1890.]

Principal office, 230 Asylum St., Hartford, Conn.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$1,000,428.23

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 71,155.00  
Annual dues as per contract, without any deduction whatever..... 221,747.12  
Assessments: Mortuary, \$978,882.75; expense, \$45,051.14..... 1,024,833.92

Total paid by members.....\$1,317,736.04  
Interest..... 17,187.72  
Advances to agents repaid..... 51.20  
Cash received from all other sources, viz: From members for accumulated safety fund..... 95,004.77  
(Assessments paid in advance, included above, \$12,734.20)

Total income..... \$1,430,009.79

Total net resources..... \$2,431,338.02



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 959,622.00
Advanced payments applied to members payments.....	17,517.38
Dividends from accumulated safety fund.....	24,840.35
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	154,081.45
Salaries of officers.....	11,500.00
Salaries and other compensation of office employees.....	42,194.18
Medical examiners' fees, whether paid direct by members or otherwise.....	26,602.77
Rent, \$5,270.75; taxes, \$0,617.44; advertising and printing, \$10,270.69; total.....	25,158.79
All other items, viz: Miscellaneous office expense, \$0,594.63; traveling expenses, \$14,527.88; legal expenses, \$3,441.75; postage, \$10,846.29.....	38,410.55
Stockholders dividends.....	20,000.00
(Advanced assessments applied, included above, \$17,517.38.)	
(Total expenses, footings, \$297,947.74)	
Total disbursements .....	\$1,319,927.47
Balance .....	\$1,111,410.55

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 5,100.00
Cost value of bonds and stocks owned absolutely.....	89,657.75
Cash in office.....	3,765.71
Cash deposits in banks on emergency or reserve fund account: Deposited in Security Company of Hartford, Conn., trustee of Company's accumulated safety funds.....	947,190.19
All other deposits:	
First National.....	\$ 43,269.18
Farmers, and Merchants National.....	11,019.58
United States.....	11,403.14
Total .....	65,696.90
Total net or invested assets, as per balance...	\$1,111,410.55
Deduct depreciation of assets to bring same to market value and agents' balances unsecured.....	8,543.75
Total net or invested assets, less depreciation.....	\$1,102,866.80

## NON-INVESTED ASSETS.

Interest due, \$...; accrued .....	\$ 73.66
Total non-invested assets.....	\$ 73.66
Gross assets.....	\$1,102,940.46

## LIABILITIES.

Taxes due and accrued.....	\$ 12,091.92
Advance assessments, \$13,722.88; bonus or dividend obligations, \$271.25; total.....	13,994.13
All other (not including contingent mortuary).....	17,655.62
Total actual liabilities.....	\$ 43,741.67
Balance, net assets.....	\$1,059,198.79

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 3,000.00
Mortuary assessments due and unpaid.....	191,000.00
Mortuary assessments not yet called, for losses unadjusted, \$16,000.00; resisted, \$48,000.00; reported, \$89,500.00.....	153,500.00
Total due from members .....	\$ 348,000.00
Net amount due from members.....	\$ 348,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 69) .....	\$ 191,500.00
Losses in process of adjustment, (number of claims, 9).....	10,000.00
Losses reported, (number of claims, 27).....	89,500.00
Losses resisted, (number of claims, 6).....	48,000.00
All other contingent liabilities .....	947,390.06
Total contingent mortuary liabilities.....	\$1,295,390.06

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	33,687	\$ 78,036,000	1,179	\$ 2,343,000
Policies or certificates written during the year 1891.....	7,571	15,215,000	175	340,000
Total.....	41,258	\$ 93,251,000	1,354	\$ 2,683,000
Deduct number and amount which have ceased to be in force during 1891.....	4,934	\$ 10,145,500	316	\$ 537,500
Total policies or certificates in force December 31, 1891.....	36,324	\$ 83,105,500	1,038	\$ 2,145,500
Losses and claims on policies or certificates unpaid December 31, 1890.....	105	\$ 335,000	4	\$ 12,000
Losses and claims on policies or certificates incurred during year 1891.....	393	995,000	7	13,000
Total.....	498	\$ 1,330,000	11	\$ 25,000
Losses and claims on policies or certificates paid during the year 1891.....	357	982,000	10	20,000
Policies or certificates terminated by death during 1891.....	405	995,000	7	13,000
Policies or certificates terminated by lapse during 1891.....	4,529	9,150,500	309	\$ 524,500

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Fifteen thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Not otherwise than by a division of the reserve funds, whenever, because of deficient membership, full claims cannot be met by the proceeds of mortality calls.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. None other than as provided by contract.



Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. None other than dividends from the reserve fund.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to age at date of levy by a table derived from the American and Actuaries' Table of Mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$937,190.19.

For what purpose, how is it created and where deposited?

Answer. For division, whenever by deficient membership, full claims cannot be met from mortality fund. Created by a payment of \$10.00 on each \$1,000.00 of insurance, once only. Deposited with the Security Company of Hartford, Conn., trustee.

Are the officers and directors elected at annual meeting of members?

Answer. No.

If not, how are they selected?

Answer. Directors by stockholders. Officers by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Yes; but care is taken to exclude speculative cases.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, if company is satisfied that the assignee is a creditor, partner or one having an insurable interest.

For what purposes are assessments made, and under what authority?

Answer. For mortality fund, safety fund deposit, expense, dues, taxes and collection expenses; by authority of the contract in accordance with which such levies are made.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Fifteen thousand dollars. Sufficient to pay the certificate in full.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### ILLINOIS MASONIC AND PYTHIAN BENEVOLENT SOCIETY.

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, S. G. PADDOCK.

Secretary, D. J. FOSTER.

[Incorporated, March 7, 1871. Commenced business, March 21, 1871.]

Principal office, 132 LaSalle street, Chicago, Illinois.

Attorney for service of process in Iowa, R. A. Griffith.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 17,403.13

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,796.05
Assessments: Mortuary, \$205,460.39; expense, none.....	205,460.39
Medical Examiners' fees paid by applicant.....	None.
Restoration, \$1,590.73; Adv. Rem., \$6.94.....	1,606.67

Total paid by members.....	\$ 208,863.11
Interest, \$400.00; rent, none.....	400.00
Total income.....	\$ 209,263.11
Total net resources.....	\$ 226,666.24

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 178,000.00
Advanced payments returned to rejected applicants.....	21.00
Total paid to members.....	\$ 178,021.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	2,800.62
Commissions paid or allowed for collecting assessments.....	6,198.32
Salaries of managers and agents not paid by commissions.....	8,582.24
Salaries of officers, \$4,700; other compensation of officers, \$1,014.63.....	5,714.63
Salaries and other compensation of office employees.....	2,641.90
Medical examiner's fees, whether paid direct by members or otherwise.....	841.75
Rent, \$1,200.00; taxes, none; advertising and printing, \$744.24.....	1,944.24
All other items, viz:	
Postage, attorneys' fees, janitor, gas, secretary, traveling, etc.	1,447.92
Agents' expenses.....	3,742.10
(Total expenses, \$34,003.72.)	
Total disbursements.....	\$ 212,024.72
Balance.....	\$ 14,641.52

#### NET OR INVESTED ASSETS.

Par value of bonds and stocks owned absolutely.....	\$ 10,000.00
Agents' ledger balances, miscellaneous balance.....	237.22
All other deposits:	
Bank of Commerce.....	4,306.57
Cash in office.....	97.73
Total net or invested assets, as per balance.....	\$ 14,641.52
Deduct depreciation to bring same to market value and agents' balances unsecured.....	237.22
Total net or invested assets, less depreciation.....	\$ 14,404.30

#### NON-INVESTED ASSETS.

Market value of real estate over cost and incumbrances, furniture and fixtures.....	\$ 500.00
Market value of bonds and stocks over cost.....	1,650.00
Total non-invested assets.....	\$ 2,150.00
Gross assets.....	\$ 16,554.30



## LIABILITIES.

Advance assessments.....	\$ 735.41
All other (not including contingent mortuary), viz.: Paid on No. 200.....	849.35
Total actual liabilities.....	\$ 1,584.76
Balance, net assets.....	\$ 14,909.54

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 15,000.00
Mortuary assessments, not yet called for losses unadjusted.....	5,000.00
Mortuary assessments reported.....	23,000.00
Net amount due from members.....	\$ 43,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 5).....	\$ 15,000.00
Losses in process of adjustment (number of claims, 2).....	5,000.00
Losses reported (number of claims, 8).....	23,000.00
Total contingent mortuary liabilities.....	\$ 43,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	2,500	\$ 6,388,000.00	78	\$ 173,000.00
Policies or certificates written during the year 1891.....	505	1,020,000.00	15	25,000.00
Total.....	3,005	7,408,000.00	93	198,000.00
Deduct number and amount which have ceased to be in force during 1891.....	609	1,319,000.00	29	56,000.00
Total policies or certificates in force December 31, 1891.....	2,486	6,089,000.00	64	142,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	15	59,000.00		
Losses and claims on policies or certificates incurred during the year 1891.....	58	162,000.00	1	2,000.00
Total.....	73	221,000.00	1	2,000.00
Losses and claims on policies or certificates paid during the year 1891.....	63	175,000.00	1	2,000.00
Policies or certificates terminated by death during 1891.....	58	162,000.00	1	2,000.00
Policies or certificates terminated by lapse during 1891.....	551	1,157,000.00	28	54,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes. Plan guarantees maximum amount of certificate as long as there is \$1,000.00 insurance in force. No dividend or endowment return allowed.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No. To the mortuary assessment is added a loading for expense.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Assessed according to age and amount of certificate.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Five classes: 21-27, 27-30, 30-40, 40-52, 52-55. Assessed at age of entering.

Has the society an emergency or reserve fund?

Answer. Yes.

For what purpose, how is it created and where deposited?

Answer. To maintain solvency. From that portion of the expense element not used for expenses, membership fees and interest. Bank of Commerce.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Directors elected at annual meeting and officers annually by board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. By order of directors, to pay death losses and actual running expenses of society.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand one hundred dollars per \$1,000.00 of insurance.



## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## IMPORTERS AND BREEDERS MUTUAL LIVE STOCK INSURANCE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of State of the State of Iowa, pursuant to the laws of said State.

President, C. L. JOY.

Secretary, WM. G. CLARK.

[Incorporated July 29, 1890. Commenced business October 13, 1890.]

Principal office, Sioux City, Iowa.

## INCOME DURING YEAR 1891.

*Gross amount paid by members to the association or its agents without deductions for commissions or other expenses as follows:	
*Gross amount of membership fees required or represented by application, without deductions.....	\$ 11,940.00
Annual dues as per contract, without any deductions whatever.....	8,470.00
Assessments: Mortuary, \$6,534.45; expense, none.....	6,534.45
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 26,944.45
Interest and rent.....	None.
Advances to agents repaid.....	None.
Cash received from all other sources.....	None.
Total income.....	\$ 26,944.45
Total net resources.....	\$ 26,944.45

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 7,157.85
Total paid to members.....	\$ 7,157.85
*Commissions and fees retained by or paid or allowed agents on account of fees and dues.....	6,264.00
*Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	3,831.68
Salaries of officers, \$1,200.00; other compensation of officers.....	1,200.00
Salaries and other compensation of office employees.....	2,671.50
Medical examiner's fees, whether paid direct by members or otherwise.....	None.
Rent, \$235.00; taxes, \$.....; advertising and printing, \$736.90.....	1,031.90
Advanced to agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, telegrams and express, \$308.82; furniture and incidentals, \$200.00 traveling expenses, \$500.00.....	1,008.82
Advanced assessments applied, included above.....	None.
Total expenses.....	\$ 16,007.90
Total disbursements.....	\$ 23,165.75
Balance.....	\$ 3,778.70

## NET OR INVESTED ASSETS.

(Where held as emergency or reserve fund state the fact specifically.)	
Accounts and notes taken for membership and policy fees.....	\$ 3,778.70
Total net or invested assets.....	\$ 3,778.70
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	300.00
Total net or invested assets, less depreciation.....	\$ 3,478.70

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments due and unpaid.....	\$ 1,940.55
Mortuary assessments not yet called for losses adjusted, \$3,782.10; resisted, none; reported.....	None. 3,782.10
Total due from members.....	\$ 5,722.65
Net amount due from members.....	\$ 5,722.65

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 20).....	\$ 3,782.10
Losses resisted (number of claims, one).....	1,000.00
Total contingent mortuary liabilities.....	\$ 4,782.10

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	653	\$ 179,962.00	587	\$ 171,867.00
Policies or certificates written during the year 1891.....	2,888	817,030.00	2,322	711,225.00
Total.....	3,543	996,992.00	2,909	883,092.00
Deduct number and amount which have ceased to be in force during 1891.....	1,142	279,967.00	1,025	261,872.00
Total Policies or certificates in force December 31, 1891.....	2,401	\$ 717,025.00	1,884	\$ 621,220.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	4	330.00	4	330.00
Losses and claims on policies or certificates incurred during year 1891.....	51	11,609.95	45	11,139.95
Total.....	55	\$ 11,939.95	49	\$ 11,469.95
Losses and claims on policies or certificates paid during the year 1891.....	34	7,157.85	31	6,952.85
Policies or certificates terminated by death during 1891.....	51	11,609.95	45	11,139.95
Policies or certificates terminated by lapse during 1891.....	1,091	308,557.05	980	290,732.05

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life? Answer. \$1,000.00 in "A" or registered class, and \$250.00 in "B" or common class.

Do the certificates or policies issued by the Association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.



Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent may be used for expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay losses; under authority of by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Class "A," \$5,485.40; class "B," \$1,635.85.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### IOWA LIFE AND ENDOWMENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, C. P. SEARLE.

Secretary, JOHN M. HERRON.

[Incorporated, March 3, 1883. Commenced business, March 3, 1883.]

Principal office, Oskaloosa, Iowa.

Attorney for service of process in Iowa, C. P. Searle.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....\$ 16,672.16

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 1,712.00

Annual dues as per contract, without any deduction whatever. Assessments: 3,083.50

Mortuary..... 11,456.70

Endowment W. M. A. Society..... 23,247.00

Medical examiners' fees paid by applicant..... 214.00

Total paid by members.....\$ 36,716.20

Rent..... 917.00

Cash received from all other sources, viz: Re-instatements, accounts, etc..... 1,679.79

Total income.....\$ 42,313.08

Total net resources.....\$ 58,985.24

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....\$ 7,802.03

Claims endowment W. M. A. Society..... 18,721.75

Total paid to members.....\$ 26,523.78

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 1,712.00

Commissions paid or allowed for collecting assessments..... 189.90

Salaries of officers..... 4,161.67

Interest..... 115.00

Medical examiners' fees, whether paid direct by members or otherwise..... 274.50

Taxes, \$119.70; advertising and printing, \$420.75..... 540.45

Advanced to officers and agents, to be repaid out of future salaries or commissions: Manager..... 1,000.00

All other items, viz.: Sundry items, attorneys' fees, furniture and old accounts... 223.72

Expense account, incidental and office help..... 1,004.70

Travelling expenses, \$861; insurance, \$81.30; repairs, \$70.82.... 1,022.12

Note at Mahaska County State Bank..... 1,000.00

Total disbursements.....\$ 37,887.84

Balance.....\$ 21,097.40

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances, including furniture and fixtures.....\$ 10,632.34

Loans on mortgages (first liens) on real estate..... 300.00

In treasurer's hands..... 8,307.49

Cash in office..... 132.57

Cash deposits in banks on emergency or reserve fund account:

Certificate of deposit, Mahaska County State Bank..... 530.00

Drafts in manager's hands..... 1,090.00

Bills receivable, good note and account..... 105.00

Total net or invested assets, less depreciation.....\$ 21,097.40

#### NON-INVESTED ASSETS.

Rents due.....\$ 15.00

Market value of real estate over cost and incumbrances..... 1,367.66

Total non-invested assets.....\$ 1,382.66

Gross assets.....\$ 22,480.06

#### LIABILITIES.

Losses adjusted, due and unpaid (W. M. A. S. endowments).....\$ 1,059.96

Losses adjusted, in process of collection, W. M. A. S. endowments, collected..... 40.40

Losses adjusted, in process of collection, three death claims..... 822.40

Salaries, rents and office expenses due and accrued..... 1,122.20

Advance assessments..... 616.50

W. M. A. S. reserve and bills payable (\$521.71 and \$134.72)..... 656.43

Balance to general fund..... 1,708.00

Total actual liabilities.....\$ 6,976.67

Balance, net assets.....\$ 16,403.39



## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, three reported.....	\$ 2,298.00
Total due from members.....	\$ 2,298.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 2,298.00

## CONTINGENT MORTUARY LIABILITIES.

Losses reported (number of claims, 3), not ordered.....	2,298.00
Total contingent mortuary liabilities.....	\$ 2,298.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	1,104	\$ 3,077,750.00	1,104	\$ 3,077,750.00
Policies or certificates written during the year 1891.....	214	769,000.00	214	769,000.00
Total.....	1,318	\$ 3,846,750.00	1,318	\$ 3,846,750.00
Deduct number and amount which have ceased to be in force during 1891.....	532	1,187,000.00	532	1,187,000.00
Total policies or certificates in force December 31, 1891.....	786	\$ 2,659,750.00	786	\$ 2,659,750.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	5	4,227.17	5	4,227.17
Losses and claims on policies or certificates incurred during year 1891.....	12	7,494.86	12	7,494.86
Total.....	17	\$ 11,722.03	17	\$ 11,722.03
Losses and claims on policies or certificates paid during the year 1891.....	11	7,892.03	11	7,892.03
Policies or certificates terminated by death during 1891.....	12	37,500.00	12	37,500.00
Policies or certificates terminated by lapse and by maturity under W. M. A. S. endowments during 1891.....	529	1,151,000.00	529	1,151,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. \$5,000 on whole certificates; \$2,500 on half certificates.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; from 10 to 40 per cent, according to age of assured, goes to the endowment fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Policies provide for payment of pro rata share of the endowment fund to each member in good standing at the end of ten years, or at the end of his endowment period, which varies from twelve to twenty years, according to age of assured.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sum.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Fixed sum, without regard to age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$15,021.23.

For what purpose, how is it created and where deposited?

Answer. For members who elect to withdraw from the association at certain periods prescribed in their policies and in our articles of incorporation and by-laws. It is in real estate and cash.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they elected?

Answer. Other officers are elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Families, heirs and legatees.

Are assignments of certificates to other than such persons allowed?

Answer. Only where the assignee can be shown to have an insurable interest.

For what purposes are assessments made, and under what authority?

Answer. For paying death claims; by authority of the articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$796.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## IOWA MASONS' BENEVOLENT SOCIETY,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, J. W. McMULLIN.

Secretary, F. H. LOHMEYER.

[Incorporated, January 20, 1876. Commenced business, March 16, 1876.]

Principal office, Oskaloosa, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year.....	\$ 20,981.00
Add error in deduction—last year's report.....	4,000.00



## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 1,308.00
Annual dues as per contract, without any deductions whatever.....	None.
Assessments: Mortuary, \$.....; expense, \$.....	113,000.04
Medical examiners' fees paid by applicant.....	264.00
Total paid by members.....	\$ 114,572.04
Interest, none; rent.....	1,381.00
Advances to agents repaid.....	None.
Cash received from all other sources, viz.: reissue certificates..	13.00
Increase in ledger assets.....	47.09
Collection on bills received.....	51.25
Total income.....	\$ 116,064.38
Total net resources.....	\$ 141,045.38

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$ 92,000.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 92,000.00
Commissions and fees retained by or paid or allowed to agents on account of fees.....	588.25
Commissions paid or allowed for collecting assessments.....	5,153.40
Salaries of managers and agents not paid by commissions.....	6,547.27
Salaries of officers, \$1,550.00; other compensation of officers, \$81.25.....	1,631.25
Salaries and other compensation of office employees.....	720.00
Medical examiners' fees, whether paid direct by members or otherwise.....	264.00
Rent, none; taxes, \$239.40; advertising and printing, \$598.96.....	838.36
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Insurance, \$ .03; interest, \$100.00; fuel, \$108.63; traveling expense, \$175.85; repairs, \$98.28; books, \$31.15; telephone, \$38.60; janitor, \$16.15; attorney's fees, \$30.00; light, \$36.00; postage, \$436.32; Auditor's fees, \$110.50; bills payable, \$4,000.00; express, \$5.10; telegrams, \$2.66; street paving, \$150.20; water, \$16.00; overpaid by members, \$60.75; miscellaneous, \$28.70.....	5,628.00
Increase in ledger accounts.....	192.95
Total disbursements.....	\$ 113,563.57
Balance.....	\$ 27,481.81

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 20,877.07
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances, \$585.00; bills receivable, \$392.45.....	977.45
Cash in office, none; in hands of treasurer.....	5,627.29
Total net or invested assets.....	\$ 27,481.81
Total net or invested assets, less depreciation.....	\$ 27,481.81

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims.....).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
All other (not including contingent mortuary), viz.: Ledger accounts.....	\$ 436.67
Total actual liabilities.....	\$ 436.67
Balance, net assets.....	\$ 27,045.14

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for (losses unadjusted; resisted, none.....)	\$ 20,000.00
Total due from members.....	\$ 20,000.00
Deduct estimated cost of collection.....	2,000.00
Net amount due from members.....	\$ 18,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, .....)	None.
Losses in process of adjustment (number of claims, .....)	None.
Losses reported, (number of claims, none).....	\$ 18,000.00
Losses resisted, (number of claims, .....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 18,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890, 4,275, less error in last report, 37.....	4,218	\$ 8,436,000.00	2,763	\$ 5,526,000.00
Policies or certificates written during the year 1891.....	264	462,000.00	134	240,000.00
Reinstated during the year.....	22	44,000.00	16	32,000.00
Total.....	4,504	\$ 8,942,000.00	2,913	\$ 5,798,000.00
Deduct number and amount which have ceased to be in force during 1891.....	470	935,000.00	276	552,000.00
Total policies or certificates in force December 31, 1891.....	4,034	\$ 8,007,000.00	2,637	\$ 5,246,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	15	30,000.00	3	6,000.00
Losses and claims on policies or certificates incurred during year 1891.....	40	80,000.00	28	56,000.00
Total.....	55	\$ 110,000.00	31	\$ 62,000.00
Losses and claims on policies or certificates paid during the year 1891.....	46	92,000.00	36	72,000.00
Policies or certificates terminated by death during 1891.....	40	80,000.00	28	56,000.00
Policies or certificates terminated by lapse during 1891.....	424	843,000.00	240	480,000.00



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Two certificates of two thousand dollars each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. A certain amount for each member in good standing at time of death, not to exceed amount named in certificate. Guaranteed by permanent fund, invested in real estate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Twenty per cent on each death assessed for, is used as general fund for all purposes; balance is mortuary fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded by classes, according to age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes; called permanent fund.

What is the amount thereof?

Answer. \$20,877.07.

For what purpose, how is it created and where deposited?

Answer. Art. XI, By-laws—Permanent Fund: Sec. 1. A permanent fund shall be raised in the following manner: First, from admission fees; second, from that portion of the assessments not used for the payment of benefits. Which fund shall be securely invested by the board of directors, and shall be for the following purposes: *First*. To insure stability and perpetuity; to make up the deficit caused by those who fail to pay assessments and for whom benefits have been paid; and to provide for other contingencies that may arise. *Second*. To pay for medical examinations, printing, and all other necessary expenses of management. *Third*. To pay benefits without an assessment whenever the board of directors may determine that the same can be done consistently with the interests of the society; *provided*, that in case of such payment the secretary shall notify all the members of the division where the same has been paid, of the decease of the member, and the manner in which the benefit has been paid.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. There are nine directors, three of whom are elected annually by the members in annual meeting, for a term of three years. All officers elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority.

Answer. To pay losses and expenses; under the direction of the officers and by authority of the by-laws of the society, with the approval of the directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Four thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## IOWA MUTUAL BENEFIT ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, G. R. STRUBLE.

Secretary, L. E. BAKER.

[Incorporated, January 17, 1882. Commenced business, April 8, 1882.]

[Re-organized, November 19, 1886.]

Principal office, Toledo, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$ 29,805.76

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 3,714.00
Annual dues as per contract, without any deduction whatever..	7,000.75
Assessments: Mortuary, \$31,661.51; expense, \$ .....	31,661.51
Re-instatements .....	3,751.53
Medical examiners' fees paid by applicant. No means of knowing.	

Total paid by members .....	\$ 45,136.79
Interest, \$556.50; rent, \$208.00 .....	864.50
Cash received from all other sources, viz: shop, \$73.34; heat, \$50.00 .....	123.34

Total income..... \$ 46,114.63

Total net resources ..... \$ 75,920.39

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$ 27,281.84

Total paid to members ..... \$ 27,281.84

Commissions and fees retained by or paid or allowed to agents

on account of fees and dues ..... 4,485.14

Commissions paid or allowed for collecting assessments..... 1,043.42

Salaries of managers and agents not paid by commissions..... 2,250.58

Salaries of officers, \$5,140.65; other compensation of officers, none. 5,140.65

Salaries and other compensation of office employees..... 1,068.00

Medical examiners' fees, whether paid direct by members or otherwise .....

Rent, none; Iowa taxes, \$90.00; advertising and printing, \$201.37. 381.37

Advanced to officers and agents to be repaid out of future salaries or commissions..... None.

All other items, viz: State authorities, attorney fees, traveling expenses, fuel and lights, notes and interest, amending

articles, sundries, postage, printing and papers ..... 3,500.43

(Advanced assessments applied, included above, \$17,977.59.)

Total disbursements..... \$ 45,250.53

Balance ..... \$ 30,660.96



## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	\$ 12,217.61
Loans on mortgages (first liens) on real estate .....	14,800.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	None.
Cash in office .....	3,643.35
Cash deposited in banks on emergency or reserve fund account.....	None.
All other deposits.....	None.
Total net or invested assets.....	\$ 30,660.96
Deduct depreciation of assets to bring same to market value and agents' balances unsecured .....	None.
Total net or invested assets, less depreciation.....	\$ 30,660.96

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$411.85 .....	\$ 411.85
Rents due, \$120.00; accrued, none .....	120.00
Market value of real estate over cost and incumbrances .....	None.
Market value of bonds and stocks over cost .....	None.
Total non-invested assets.....	\$ 531.85
Gross assets.....	\$ 31,192.81

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 1).....	\$ 1,000.00
Taxes due and accrued .....	None.
Salaries due and accrued .....	4,598.48
Borrowed money, none; interest accrued on same .....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 5,598.48
Balance, net assets.....	\$ 25,564.33

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due.....	\$ 1,000.00
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, \$18,000.00; resisted, none; reported, none.....	18,000.00
Total due from members.....	\$ 19,000.00
Deduct estimated cost of collection.....	1,900.00
Net amount due from members .....	\$ 17,100.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, ....).....	None.
Losses in process of adjustment, (number of claims, 1) .....	\$ 1,000.00
Losses reported, (number of claims, 9).....	15,000.00
Losses resisted, (number of claims, ....).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities .....	\$ 16,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890 .....	1,907	\$3,776,000.00	1,150	\$2,134,000.00
Policies or certificates written during the year 1891..	506	1,185,000.00	437	779,000.00
Total.....	2,503	\$4,961,000.00	1,586	\$2,913,000.00
Deduct number and amount which have ceased to be in force during 1891.....	539	1,140,000.00	550	1,073,000.00
Total policies or certificates in force December 31, 1891 .....	1,964	\$3,819,000.00	1,046	\$1,840,000.00
Losses and claims on policies or certificates unpaid December 31, 1890 .....	8	8,950.00	7	7,450.00
Judgments .....	1	1,344.45		
Losses and claims on policies or certificates incurred during year 1891.....	20	32,506.14	11	17,440.59
Total.....	29	\$ 42,800.59	18	\$ 24,890.59
Losses and claims on policies or certificates paid during the year 1891 .....	19	26,890.50	13	17,300.59
Policies or certificates terminated by death during 1891.....	20	33,000.00	9	13,000.00
Policies or certificates terminated by lapse during 1891 .....	519	1,107,000.00	541	1,060,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. None other than as per contract with members.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. Certificates provide for division of reserve fund in twelve years.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to age by a table deduced from American Actuaries' Table of Mortality.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twenty-seven thousand two hundred six dollars and ninety-five cents.

For what purpose, how is it created and where deposited?

Answer. Invested in building, \$12,217.61; in real estate loans deposited with State Auditor, \$14,800.00; cash on hand, \$189.34.

Are the officers and directors elected at annual meeting of members?

Answer. Directors are.

If not, how are they selected?

Answer. Officers are elected by directors.



Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. By authority of board of directors and for the purposes expressed on the notices thereof.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Two thousand eight hundred three dollars and seventy-seven cents.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### MANUFACTURERS' ACCIDENT INDEMNITY COMPANY.

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, THOMAS SMITH.

Secretary, WM. D. CHASE.

[Incorporated, December 10, 1886. Commenced business, January 1, 1887.]

Principal office, Geneva, New York.

#### BALANCE SHEET.

Amount of net or invested assets December 31, of previous year ..... \$ 96,479.96

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association, or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 38,692.00

Annual dues as per contract, without any deductions whatever..... 8,421.09

Assessments, \$96,368.66; deposits, \$51,704.00..... 148,072.66

Total paid by members .....\$ 195,185.75

Interest..... 1,590.39

Advances to agents repaid..... 100.00

Cash received from all other sources..... 79.39

Assessments paid in advance, \$51,704.)

Total income.....\$ 196,955.35

Total net resources .....\$ 293,435.31

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....\$ 61,630.96

Advanced payments returned to rejected applicants. .... 6.99.29

Total paid to members.....\$ 62,320.25

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 38,209.00

Commissions paid or allowed for collecting assessments..... 10,523.08

Salaries of managers and agents not paid by commissions.... 4,826.93

Salaries of officers..... 13,403.92

Salaries and other compensation of office employees..... 15,045.08

Medical examiners' fees, whether paid direct by members or otherwise..... 707.50

Postage, \$6,317.22; advertising and printing, \$16,045.98..... 22,663.20

Advanced to officers and agents, to be repaid out of future salaries or commissions..... 1,670.00

All other items..... 9,682.32

Travelling expenses..... 11,475.00

Legal expenses..... 6,520.73

(Advance assessments applied, included above, \$31,921.13.)

Total expenses, footings.....\$134,733.16

Total disbursements.....\$ 197,053.41

Balance.....\$ 96,381.90

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances....\$ 8,245.44

Loans on mortgages (first liens) on real estate..... 66,350.00

Cost value of bonds and stocks owned absolutely..... 11,090.00

Agents' ledger balances..... 282.42

Cash in office..... 1,035.33

All other deposits:

First National Bank of Geneva..... 5,805.58

In hands of approved and bonded collectors..... 3,543.13

Total net or invested assets, as per balance.....\$ 96,381.90

Total net or invested assets, less depreciation.....\$ 96,381.90

#### NON-INVESTED ASSETS.

Interest accrued.....\$ 507.45

Furniture, safes and printed matter..... 3,500.00

Market value of real estate over cost and incumbrances..... 754.56

Total non-invested assets.....\$ 4,762.01

Gross assets.....\$ 101,143.91

#### LIABILITIES.

Losses adjusted, due and unpaid.....None.

Taxes due and accrued.....None.

Advance assessments.....\$ 19,782.87

Total actual liabilities.....\$ 19,782.87

Balance, net assets.....\$ 81,361.04

#### CONTINGENT MORTUARY ASSETS.

Assessments, called and not yet due.....\$ 15,000.00

Assessments, not yet called for losses unadjusted, \$1,000; re-sisted, \$12,000; reported, \$2,000..... 15,000.00

Total due from members.....\$ 30,000.00

Deduct estimated cost of collection..... 2,500.00

Net amount due from members.....\$ 27,500.00



## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, none).....None.	
Losses in process of adjustment, number of claims, 28.....\$	889.97
Losses reported, number of claims, 80.....	1,600.00
Losses resisted, (number of claims, 3).....	12,000.00
Total contingent mortuary liabilities.....	\$ 14,489.97

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	15,080	\$ 50,331,500.00	502	\$ 1,782,850.00
Policies or certificates written during the year 1891.....	19,346	60,391,900.00	1,143	3,681,000.00
Total.....	34,426	\$ 122,723,400.00	1,645	\$ 5,464,750.00
Deduct number and amount which have ceased to be in force during 1891.....	16,793	50,222,550.00	553	2,177,550.00
Total policies or certificates in force December 31, 1891.....	17,633	\$ 72,496,850.00	1,092	\$ 3,287,200.00
Losses and claims on policies or certificates unpaid December 31, 1891.....	None.	\$.....		\$.....
Losses and claims on policies or certificates incurred during year 1891.....	1,756	61,630.96	66	1,588.34
Total.....	1,756	\$ 61,630.96	66	\$ 1,588.34
Losses and claims on policies or certificates paid during the year 1891.....	1,756	\$ 61,630.96	66	\$ 1,588.34
Policies or certificates terminated by death during 1891.....	8	4,000.00		
Policies or certificates terminated by lapse during 1891.....	16,785	50,222,550.00	553	2,177,550.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars.

Do the certificates or policies of the association specify a fixed amount to be paid regardless of amount realized from assessments to meet the same. If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Assessments are used to pay claims and expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Per capita.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty thousand dollars.

For what purpose, how is it created and where deposited?

Answer. As a guaranty that the company will discharge its liability. By the officers and members. With the insurance department of the State of New York.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Assessments are made according to the by-laws and to pay claims and expenses.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Over thirty thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## MASONS FRATERNAL ACCIDENT ASSOCIATION OF AMERICA.

Organized under the laws of the State of Massachusetts, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, WM. PROVIS.

Secretary, JAMES A. LAKIN.

[Incorporated, August 15, 1887. Commenced business, October 1, 1887.]

Principal office, Westfield, Mass.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$ 20,061.19

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 34,520.00
Annual dues, as per contract, without any deduction whatever.....	31,051.80
Assessments: Mortuary, \$68,018.00; expense, none.....	68,018.00
Medical examiners' fees paid by applicant.....	None.

Total paid by members.....	\$ 133,589.80
Interest, none; rent.....	None.
Advances to agents repaid.....	3,450.30
Cash received from all other sources, viz:	
J. A. Lakin.....	1,081.90
Dividend Boston and Albany stock.....	100.00
Assessments paid in advance.....	\$11,362.00.

Total income.....	\$ 138,221.90
Total net resources.....	\$ 149,193.09



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims.....	\$ 73,521.91
Advanced payments returned to rejected applicants.....None.	
Total paid to members.....	\$ 73,521.91
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	\$ 29,307.69
Commissions paid or allowed for collecting assessments.....	3,450.20
Salaries of managers and agents not paid by commissions.....	4,208.99
Salaries of officers, none; other compensation of officers.....	10,731.22
Salaries and other compensation of office employees.....	3,575.86
Medical examiners' fees, whether paid direct by members or otherwise.....	582.65
Rent, \$600.00; taxes, \$394.48; advertising (\$277.00) and printing (\$1,173.27), 1,450.27.....	2,444.75
Advanced to officers and agents to be repaid out of future salaries or commissions.....None.	
All other items, viz:	
Office incidentals, \$299.22; postage, \$2,274.94.....	2,574.16
Contingent, \$640.36; travelling, \$2,700.00; furniture, \$576.44.....	3,916.70
(Advanced assessments applied, included above, \$7,738.00.)	
Total expenses, \$60,002.22.....	
Total disbursements.....	\$ 134,214.13
Balance.....	\$ 14,968.96

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....None.	
Loans on mortgages (first liens) on real estate.....None.	
Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.	
Cost value of bonds and stocks owned absolutely, ten shares B. & A. stock.....	\$ 2,280.00
Agents' ledger balances.....	1,312.85
Cash in office.....	
Cash deposits in banks on emergency or reserve fund account: Woronoco Savings Bank.....	10,000.00
All other deposits:	
Hampden National Bank.....	1,376.11
Total net or invested assets.....	\$ 14,968.96
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....None.	
Total net or invested assets, less depreciation.....	\$ 14,968.96

## NON-INVESTED ASSETS.

Interest due, none; accrued, none.....None.	
Rents due, none; accrued, none.....None.	
Market value of real estate over cost and incumbrances.....None.	
Market value of bonds and stocks over cost.....None.	
Total non-invested assets.....	\$ 14,968.96
Gross assets.....	

## LIABILITIES.

Losses adjusted, due and unpaid.....None.	
Taxes due and accrued.....None.	
Salaries, rents and office expenses due and accrued.....None.	
Borrowed money, none; interest accrued on same, none.....None.	
Advance assessments.....	\$ 6,324.00
All other (not including contingent mortuary), viz: Agent commission.....	964.15
Total actual liabilities.....	\$ 7,288.15
Balance, net assets.....	\$ 7,680.81

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments called and not yet due, only one, due January 1, 1892.....	\$ 18,030.00
Mortuary assessments due and unpaid.....None.	
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported, none.....None.	
Total due from members (none lapsed).....None.	
Deduct estimated cost of collection.....None.	

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, none).....None.	
Losses in process of adjustment, (number of claims, none).....None.	
Losses reported, (number of claims, none).....None.	
Losses resisted, (number of claims, none).....None.	
All other contingent liabilities.....None.	

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	10,088	42,951,500.00	234	\$ 994,500.00
Policies or certificates written during the year 1891.....	4,904	21,439,480.00	303	1,324,110.00
Total.....	14,992	64,391,980.00	537	\$ 2,318,610.00
Deduct number and amount which have ceased to be in force during 1891.....	4,484	19,505,080.00	313	1,367,810.00
Total policies or certificates in force December 31, 1891.....	10,508	44,786,900.00	224	\$ 950,800.00
Losses and claims on policies or certificates unpaid December 31, 1891.....None.			None	
Losses and claims on policies or certificates incurred during year 1891.....	808		27	
Total.....	808	\$ 73,521.91	27	\$ 2,007.19
Losses and claims on policies or certificates paid during the year 1891.....	808	73,521.91	27	2,007.19
Policies or certificates terminated by death during 1891.....	4	15,132.10	None	
Policies or certificates terminated by lapse during 1891.....	4,480	19,577,600.00	313	1,367,810.00



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. No table used. Fixed amounts regardless of age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twelve thousand two hundred and eighty dollars.

For what purpose, how created and where deposited?

Answer. Woronoco Savings Bank and B. & A. stock.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay indemnity and death benefits to Masons. By the authority of the insurance commissioners of Massachusetts.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Received from October assessment as follows: Class one, \$14,906.00; class two, \$1,115.00; class three, \$1,001.00; class four, \$509.00; class five, \$509.00; class six, \$184.00; class seven, \$30.00; class eight, \$2.00.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## MASSACHUSETTS BENEFIT ASSOCIATION.

Organized under the laws of the State of Massachusetts, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, GEO. A. LITCHFIELD.

Secretary, E. S. LITCHFIELD.

[Incorporated, February 8, 1873. Commenced business, October 13, 1879.]

Principal office, Boston, Mass., 53 State street.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 630,330.31

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 81,220.68
Annual dues as per contract, without any deduction whatever.....	194,425.35
Assessments: Mortuary, 1,301,725.64; expense and reserve, \$216,426.80.....	1,418,152.53

Total paid by members..... \$1,693,798.56

Interest..... 25,854.25

Cash received from all other sources, viz.: Incidentals..... 1,108.40

Total income..... \$1,720,761.30

Total net resources..... \$2,341,091.61

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims..... \$1,170,308.86

Total paid to members..... \$1,170,308.86

Commissions and fees retained by or paid to or allowed to agents on account of fees and dues..... \$ 200,080.82

Commissions and costs paid or allowed for collecting assessments..... 5,636.32

Salaries of officers..... 21,200.96

Salaries and other compensation of office employees..... 11,256.50

Medical examiners' fees, whether paid direct by members or otherwise..... 14,358.77

Rent, \$1,368.08; taxes, \$2,878.90; advertising and printing, \$10,977.35..... 17,224.33

All other items, viz.: Postage, \$5,357.41; agency expenses, \$19,769.17; traveling expenses, \$689.29; legal expenses, \$15,913.87; incidentals, \$5,662.69..... 47,662.43

Total disbursements..... \$1,407,428.08

Balance..... \$ 843,663.53



## NET OR INVESTED ASSETS.

Loans and mortgages (first liens) on real estate.....	\$ 289,576.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	41,330.00
Cost value of bonds and stocks owned absolutely.....	245,508.08
Agents' ledger balances (secured).....	10,986.59
Cash in office.....	18,805.30
Cash deposits in banks on emergency or reserve fund account:	
Boston National.....	\$ 10,000.00
Broadway National.....	53,800.72
First Ward.....	5,000.00
Manufacturer's.....	5,000.00
Winnishomet National.....	5,000.00
Blackstone National.....	141,608.04
Missouri Insurance Department.....	1,000.00
State Treasurer of Massachusetts, cash.....	434.14—\$ 221,902.95
All other deposits:	
Blackstone National.....	\$ 344.30
International Trust Company.....	9,216.32—\$ 9,560.52
Total net or invested assets.....	\$ 843,603.53
Deduct depreciation of assets to bring same to market value, and agents balance unsecured.....	1,008.96
Total net or invested assets, less depreciation.....	\$ 842,594.57

## NON-INVESTED ASSETS.

Interest due, none; accrued.....	\$ 7,362.54
Total non-invested assets.....	\$ 7,362.54
Gross assets.....	\$ 850,017.11

## LIABILITIES.

Balance, net assets.....	850,017.11
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## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported, none; (one call due January 1, 1892).....	\$ 458,500.00
Net amount due from members.....	\$ 458,500.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, 48).....	\$ 125,250.00
Losses in process of adjustment (number of claims, 51).....	175,750.00
Losses reported (number of claims, 18).....	66,000.00
Losses resisted (number of claims, 8).....	32,500.00
Total contingent mortuary liabilities.....	\$ 399,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	23,750	\$ 72,509,000.00	43	\$ 90,000.00
* Policies or certificates written during the year 1891.....	7,312	31,877,750.00	11	40,000.00
Total.....	31,071	104,386,750.00	54	130,000.00
+ Deduct number and amount which have ceased to be in force during 1891.....	2,990	10,119,000.00	15	48,000.00
Total policies or certificates in force Decem- ber 31, 1891.....	28,081	\$ 94,267,750.00	39	\$ 88,000.00
Losses and claims on policies or certificates un- paid December 31, 1890.....	109	319,900.00		
Losses and claims on policies or certificates in- curred during year 1891.....	423	1,399,750.00	1	5,000.00
Total.....	532	1,699,650.00	1	5,000.00
Abatement by compromise and disability settle- ment.....		110,841.14		
Losses and claims on policies or certificates paid during the year 1891.....	308	1,170,308.86		
Policies or certificates terminated by death during 1891.....	423	1,399,750.00	1	5,000.00
Policies or certificates terminated by lapse during 1891.....	2,567	8,749,250.00	14	43,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Twenty thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Policies written for fixed amount. All premiums and emergency or reserve fund held for their payment.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes. Not exceeding one thirtieth of one per cent bi-monthly on amount issued for expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No. Except to return any overpayment which experience shall show to have been made.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Nearly like American table. Age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. \$803,311.03.



For what purpose, how is it created and where deposited?

Answer. To guarantee payment of policies in full. Created by loading mortuary rates, 33½ per cent deposited with State Treasurer and authorized banks of deposit, and investments authorized by law.

Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. Biennially, by active members.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Only to persons having an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For mortuary and expense purposes; authority of statute.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. No classes; \$200,000.00.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

### METROPOLITAN ACCIDENT ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, H. G. SAVAGE.

Secretary, C. H. BUNKER.

[Incorporated, January 20, 1885. Commenced business, January 20, 1885.]

Principal office, 169, Jackson street, Chicago, Illinois.

#### BALANCE SHEET.

Amount of net or invested assets December 31 of previous year .....\$ 7,765.19

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 9,742.90

Annual dues as per contract, without any deduction whatever.. 16,489.96

Assessments: Mortuary, \$.....; expense, \$.....; 18,987.14

Total paid by members.....\$ 45,219.10

Interest, \$4.42; rent, none.....\$ 4.42

Total income.....\$ 45,223.52

Total net resources.....\$ 52,988.71

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....\$ 18,760.88

Advanced payments returned to rejected applicants..... 371.85

Total paid to members.....\$ 19,141.33

Commissions and fees retained by, or paid or allowed to agents on account of fees and dues..... 11,119.91

Commissions paid or allowed for collecting assessments..... 1,025.72

Salaries of managers and agents not paid by commissions..... 1,330.78

Salaries of officers, \$.....; other compensation of officers..... 4,022.66

Salaries and other compensation of office employees..... 2,897.94

Medical examiners' fees, whether paid direct by members or otherwise..... 733.98

Rent, \$655.00; taxes, \$280.48; advertising and printing, \$2,140.15... 3,075.66

Advanced to officers and agents, to be repaid out of future salaries or commissions... Nothing

All other items, viz.: Postage, \$1,206.34; travelling expenses, \$808.42..... 2,114.66

Forfeitures, \$353.11; miscellaneous expenses, \$663.14..... 1,318.25

Office furniture deducted..... 641.60

(Advanced assessments applied, included above, none.)

(Total expenses, footings, \$27,539.56).

Total disbursements.....\$ 47,322.39

Balance.....\$ 5,666.32

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances, None.

Loans on mortgages (first liens) on real estate.....None.

Loans secured by pledge of bonds, stocks or other marketable collaterals.....None.

Cost value of bonds and stocks owned absolutely.....None.

Agents' ledger balances.....\$ 883.87

Cash in office..... 1,151.89

Cash deposits in banks on emergency or reserve fund acct. None.

All other deposits.....\$ 3,630.56

Total net or invested assets.....\$ 5,666.32

Total net or invested assets, less depreciation.....\$ 5,666.32

#### LIABILITIES.

Losses adjusted, due and unpaid.....None.

Taxes due and accrued.....None.

Salaries, rents and office expenses due and accrued.....\$ 650.88

Borrowed money, none; interest accrued on same.....None.

Advance assessments, \$.....; bonus or dividend obligations, None.

All other (not including contingent mortuary).....None.

Total actual liabilities.....\$ 650.88

Balance, net assets.....\$ 5,015.44

#### CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....\$ 7,404.43

Mortuary assessments due and unpaid..... 3,115.62

Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported.....None.

Total due from members.....\$ 10,520.05

Deduct estimated cost of collection—25 per cent..... 2,627.51

Net amount due from members.....\$ 7,892.54



## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, .....)	None.	
Losses in process of adjustment, (number of claims, 5) indemnity \$	193.15	
Losses reported, (number of claims, .....)	None.	
Losses resisted, (number of claims, .....)	None.	
All other contingent liabilities	None.	
Total contingent mortuary liabilities.....	\$	193.15

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890....	2,989	\$ 8,570,600.00	76	\$ 153,000.00
Policies or certificates written during the year 1891.....	3,893	7,328,000.00		
Total.....	6,882	\$ 15,898,600.00	76	\$ 153,000.00
Deduct number and amount which have ceased to be in force during 1891.....	2,869	5,052,450.00	19	14,000.00
Total policies or certificates in force December 31, 1891.....	4,013	\$ 10,846,150.00	57	\$ 139,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	1	535.00		
Losses and claims on policies or certificates incurred during year 1891.....	500	18,428.00	2	74.95
Total.....	501	\$ 18,963.00	2	\$ 74.95
Losses and claims on policies or certificates paid during the year 1891.....	496	18,769.88		74.95
Policies or certificates terminated by death during 1891.....	2	7,500.00		
Policies or certificates terminated by lapse during 1891.....	2,867	5,044,950.00		\$ 14,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. None.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Three dollars each.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Expense and indemnity; by board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. \$12,652.00.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## MINNESOTA SCANDINAVIAN RELIEF ASSOCIATION.

Organized under the laws of the State of Minnesota, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, HON. PETER NELSON.

Secretary, A. G. ROSING.

[Incorporated, February 14, 1879. Commenced business, February 17, 1879.]

Principal office, Red Wing, Goodhue county, Minnesota.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$ 17,432.38

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions... \$ 8,874.00

Assessments: Mortuary, \$64,312.22; expense, \$8,465.00; reserve, \$470.83..... 73,248.03

Total paid by members..... \$ 82,122.03

Interest, \$605.00; rent, none..... 605.00

Cash received from all other sources, viz: Overpay on assessments, \$333.03; fees for reductions of policies and change of beneficiaries, \$90.00; exchange, \$32.45; on dues of assessments, \$117.60..... 573.08

(Assessments paid in advance, none.)

Total income..... \$ 83,300.13

Balance members' acct..... 14.05

Total net resources..... \$ 109,772.56



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 65,455.06
Advanced payments returned to rejected applicants, etc., \$27.34; members' ledger balance, \$13.01.....	40.35
Total paid to members.....	\$ 65,495.41
Debts to agents from previous year.....	489.03
Commissions paid or allowed for collecting assessments.....	6,586.00
Salaries of managers and agents not paid by commissions.....	2,635.25
Salaries of officers, \$1,000 (to secretary); other compensation of officers, \$419.65 (medical director).....	1,419.65
Salaries and other compensation of office employees.....	1,236.50
Medical examiners' fees, whether paid direct by members or otherwise.....	2,268.00
Rent, fuel and gas, \$411.60; taxes, \$7.65; advertising and print- ing, \$342.97.....	962.22
Advanced to officers and agents, to be repaid out of future sala- ries or commissions.....	None.
All other items, viz: State fees, \$292.10; stamped envelopes, \$134.70; stationery and box rent, \$35.97; expressage, \$21.50.....	484.26
Traveling expenses, \$129.03; new books, \$31.06; assessment cards and printing, \$330.25.....	490.34
Applied of overpayments on assessments, \$302.28; for collec- tion of checks, \$33.80; dues on assessments charged, \$117.90.....	453.98
Amortization on premiums paid for 2 Red Wing city bonds. (Advanced assessments applied, included above, none.) (Total expenses, \$16,576.30.)	20.00
Total disbursements.....	\$ 82,560.74
Balance.....	\$ 18,211.82

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances. None.	
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely, belonging to reserve fund (market value).....	11,800.00
Members' ledger balances.....	13.85
Cash in office of treasurer (First National Bank of Red Wing)...	6,397.97
Cash in banks on emergency or reserve fund account: (Included in above item, \$1,078.64.)	None.
All other deposits.....	None.
Total net or invested assets.....	\$ 18,211.82
Total net or invested assets, less depreciation.....	\$ 18,211.82

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$301.25.....	\$ 301.25
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 301.25
Gross assets.....	\$ 18,513.07

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, 3).....	\$ 4,357.16
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, none; bonus or dividend obligations. None.	
All other (not including contingent mortuary), viz: Members' ledger balances, \$141.72; secretary, 25 cents.....	141.92
Total actual liabilities.....	\$ 4,399.08
Balance, net assets.....	\$ 14,113.99

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted. \$18,000.00; resisted, none.....	18,000.00
Mortuary assessments reported.....	9,000.00
Total due from members.....	\$ 27,000.00
Deduct estimated cost of collection.....	None.
Net amount due from members.....	\$ 27,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due.....	None.
Losses in process of adjustment, (number of claims, 13).....	\$ 18,000.00
Losses reported, (number of claims, 6).....	\$ 9,000.00
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 27,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890 ..	3,384	\$ 4,675,500.00	93	\$ 106,500.00
Policies or certificates written during the year 1891 ..	1,157	1,173,000.00	177	168,000.00
Total.....	4,541	\$ 5,848,500.00	270	\$ 274,500.00
Deduct number and amount which have ceased to be in force during 1891.....	790	955,000.00	62	63,500.00
Total policies or certificates in force Decem- ber 31, 1891.....	3,751	\$ 5,100,500.00	208	\$ 211,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	19	\$ 32,150.00		
Losses and claims on policies or certificates in- curred during year 1891.....	43	64,500.00	2	2,500.00
Total.....	62	\$ 96,650.00	2	\$ 2,500.00
Losses and claims on policies or certificates paid during the year 1891.....	40	\$ 65,392.84		
Policies or certificates terminated by death during 1891.....	43	64,500.00	2	2,500.00
Policies or certificates terminated by lapse during 1891.....	747	\$ 800,500.00	60	\$ 61,000.00



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Seven per cent of the total assessments collected are set aside as a reserve fund, to be used only when the mortality exceeds the rate of the American Mortality Tables. This has been necessary the present as well as the previous year. Eighty per cent of the balance are set off as a benefit fund for the payment of mortuary claims and the remainder set off to a contingent fund for running expenses; but surplus in this fund is generally transferred to the benefit fund. In 1891 \$1,343.38 were transferred to the reserve fund and \$4,814.70 to the benefit fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded according to age.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. The American Tables of Mortality are used as basis in fixing the rates of assessments, which are levied according to age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Twelve thousand eight hundred and seventy-eight dollars and sixty-four cents.

For what purpose, how is it created and where deposited?

Answer. The reserve fund is created by setting aside 7 per cent of the assessments collected. It was created for two purposes: 1. For paying death claims when the mortality exceeds the American Mortality Tables (by-laws, article X, section 6). Four hundred and seventy dollars and eighty-three cents have thus been set aside, and \$4,656.62 have been used in paying death claims. 2. To form a guaranty fund to secure the payment of death losses in the future.

Are the officers and directors elected at annual meeting of members?

Answer. Partly.

If not, how are they selected?

Answer. The president, vice-president, directors and examining committee are elected at the annual meeting by the members; but the board of managers (consisting of the president or, in his absence, the vice-president, three directors and the secretary), the secretary, treasurer, medical director and finance committee (consisting of three members) are elected by the directors at their annual meeting.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Not generally.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For the payment of death claims, according to articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Only one class—\$3,000.00.

## ANNUAL STATEMENT,

*For the year ending December 31, 1891, of the condition of the*

## MUTUAL RESERVE FUND LIFE ASSOCIATION,

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, EDWARD B. HARPER.

Secretary, FREDERICK T. BRAMAN.

[Incorporated under Chap. 267, Laws of 1875. Commenced business, February 9, 1881.]

Principal office, Potter building, 38 Park Row, New York City.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$2,930,178.90

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....\$ 269,001.00

Cash received by office, \$8,143.12. By agents, \$261,847.88.

Annual dues as per contract, without any deductions whatever. 453,003.87

Assessments: Mortuary..... 2,787,789.38

Medical examiners' fees paid by applicant..... 42,807.00

Total paid by members.....\$3,554,281.25

Interest ..... 123,336.64

Advances to agents repaid ..... None.

Cash received from all other sources, viz: Fees for alterations

in policies ..... 2,781.12

Special deposits received during 1891, \$133,560.75, applied on assessments.....\$109,833.35 23,727.40

Total income ..... \$3,704,126.41

Total net resources ..... \$6,634,305.31



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed) .....	\$2,290,108.80
Advanced payments returned to rejected applicants.....	None.
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	313,127.92
Commissions or exchange paid banks and collectors for collect- ing \$2,787,789.38 in assessments, including costs of levying same.....	157,153.64
Salaries of managers and agents not paid by commissions....	52,323.32
Salaries of officers, \$56,120.00; other compensation of officers. None	58,120.00
Salaries and other compensation of office employees .....	56,637.46
Medical examiners' fees, paid by office, \$16,266.72; paid by mem- bers, \$42,807.00 .....	59,073.72
Rent, \$37,574.50; taxes, \$14,819.82; advertising and printing, \$83,254.50 .....	135,648.01
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
Other items, viz:	
Legal expenses .....	\$ 3,632.75
Traveling expenses.....	19,000.41
Actuarial expenses.....	1,920.00
Postage.....	10,013.02
Agency expenses .....	8,004.15
General office expenses .....	26,341.68
Furniture and fixtures .....	3,188.62—\$ 72,161.53
Expenses investigating and adjusting \$2,290,108.80 of death claims (Advanced assessments applied, included above, \$109,833.35.)	55,521.96
(Total expense footings, \$ 959,759.46)..	

Total disbursements.....	\$3,249,868.26.
Balance .....	\$3,384,437.05.

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incum- brances .....	None.
Loans on mortgages (first liens) on real estate .....	2,287,900.00
Loans secured by pledge of bonds, stocks, or other marketable collateral.....	None.
Par value of bonds and stocks owned absolutely .....	250,989.22
Agents' ledger balances secured, and amounts reported by banks and collectors, but not paid on December 31, 1891 .....	126,707.75
Furniture and fixtures .....	16,073.90
Cash in office.....	2,504.26
Cash deposits in banks on emergency or reserve fund account:	
Chemical National Bank, New York.....	\$100,000.00
First National Bank, New York.....	100,000.00
Fourth National Bank, New York .....	132,300.00
Central Trust Company of New York .....	100,339.99
Merchants' Exchange National Bank, New York.....	25,000.00
Merchants' National Bank, New York.....	20,000.00
Chatham National Bank, New York.....	25,000.00
Credit Foncier, Paris, France.....	41,204.28
Stockholms Enskilda Bank, Stockholm, Sweden.....	30,894.40
National Provincial Bank, London, England.....	17,640.00
Third National Bank, Boston, Mass.....	10,869.90
First National Bank, Milwaukee, Wis.....	3,523.15
National Bank of Lawrence county, New Castle, Pa. ....	500.00—\$616,331.72
All other deposits:	
Fourth National Bank, New York .....	\$ 9,659.16
Mercantile National Bank, New York.....	16,789.49
National Park Bank, New York.....	42,055.16
Washington Loan & Trust Co., Washington, D. C.....	5,000.00
Sundry other banks .....	10,426.48—\$ 83,930.20

Total net or invested assets, as per balance.....\$3,384,437.05

Total net or invested assets.....\$3,384,437.05

## NON-INVESTED ASSETS.

Interest due, \$1,625.00; accrued on bonds and mortgages, \$20,119.11; on other investments, \$1,042.50 .....	\$ 24,786.61
Market value of bonds and stocks over par value .....	10,410.78
Total non-invested assets .....	\$ 35,197.39
Gross Assets.....	\$3,419,634.44

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments.....	40,068.91
Outstanding bond obligations.....	287,505.80
All other (not including contingent mortuary).....	None.
Total actual liabilities .....	\$ 327,574.80
Balance, net assets.....	\$3,092,059.64

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$ 925,848.00
Annual dues in process of collection .....	68,342.00
Total due from members.....	\$ 994,190.00
Deduct estimated cost of collection.....	64,622.35
Total amount due from members.....	\$ 929,567.65

## CONTINGENT MORTUARY LIABILITIES.

Losses approved, not yet due, (number of claims, 39).....	\$ 165,100.00
Losses reported, in process of adjustment, (number of claims, 71)	279,863.00
Losses resisted, (number of claims, 24) .....	81,100.00
All other contingent liabilities, viz: Net present value of all policies in force December 31, 1891, computed as renewable term insurance for 60 days, Actuaries' Table of Mortality, interest, 4 per cent. All policies terminate by limit of time each 60 days. Subsequent payments maturing each 60 days equal liability for future death claims, based on combined Experience Table of Mortality .....	570,072.00
Total contingent mortuary liabilities .....	\$1,096,135.00



## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.	56,515	\$ 197,003,435.00	492	\$1,323,100.00
Policies or certificates written during the year 1891.	14,068	44,397,900.00	55	240,500.00
Policies or certificates restored during the year 1891.	6	11,000.00	.....	.....
Total.....	72,589	\$ 241,322,400.00	547	\$1,572,000.00
Deduct number and amount which have ceased to be in force during 1891.....	7,916	26,114,400.00	111	268,500.00
Total policies or certificates in force December 31, 1891.....	64,673	\$ 215,207,910.00	436	\$1,304,100.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	131	434,100.00	2	11,000.00
Losses and claims on policies or certificates incurred during the year 1891.....	704	2,398,600.00	None	.....
Total.....	835	\$ 2,832,700.00	2	\$ 11,000.00
Losses and claims on policies or certificates paid during the year 1891.....	760	2,290,108.80	2	11,000.00
Policies or certificates terminated by death during 1891.....	704	2,328,000.00	None	.....
Policies or certificates not taken during 1891.....	1,495	4,807,040.00	25	63,500.00
Policies or certificates terminated by expiry during 1891.....	5,711	18,508,850.00	73	100,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Maximum certificate or policy, \$50,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; except that the accumulated reserve or emergency fund, now exceeding three millions one hundred and fifty-five thousand dollars, is a guarantee fund for the payment of death claims in full.

Is any part of the mortality assessments used for any purpose except to pay mortality claims? If so, what amount and for what purpose?

Answer. Only as provided and allowed by the constitution and by-laws of the association.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowment policies issued. From any surplus fund, if any existing at the end of ten or fifteen years from date of policy, the association may apportion certain sums to the members to pay future assessments or dues or otherwise.

In levying mortality assessments are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded rates.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. American Experience Tables. At present on the former.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

What is the amount thereof and fifty-five thousand two hundred and twenty

For what purpose, how is it created, and where deposited?

Answer. The surplus assets of the association, not exceeding 25 per cent of the assessments collected, are deposited with trust companies or banks and government officials for the payment of the contingent obligations of the association. The emergency fund is a surplus for the payment of death claims.

Are the officers and directors elected at annual meeting of members?

Answer. The directors are elected at such a meeting, and they in turn select officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued or assigned to persons other than the families or heirs of members?

Answer. Certificates are issued or assigned only to the families or heirs of members or to such as have an insurable interest.

For what purposes are assessments made, and under what authority?

Answer. To pay death claims and to provide for the reserve or emergency fund, or for the executive committee.

What sum of money would an ordinary assessment produce?

Answer. About \$40,000.00.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## NATIONAL ACCIDENT SOCIETY,

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, JOHN W. HARMAN.

Secretary, JOSEPH T. BARR.

[Incorporated, November 2, 1885. Commenced business, December 15, 1885.]

Principal office, 386 Broadway.

Attorney for service of process in Iowa, Loran W. Reynolds, Boone, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 11,186.31

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 13,312.00

Annual dues as per contract, without any deduction whatever..... 11,186.31

Assessments: Mortuary, \$ .....; expense, \$ .....; 16,513.00

Total paid by members..... \$ 40,712.00

(Assessments paid in advance, included above, \$500.31)

Total income..... \$ 40,712.00



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 10,249.74
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 10,249.74
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	13,312.00
Commissions paid or allowed for collecting assessments.....	2,928.61
Salaries of officers.....	None.
Salaries and other compensation of office employees, paid by Guarantee Agency Co., under contract.....	6,208.00
Medical examiners' fees, whether paid direct by members or otherwise.....	460.00
Rent, \$1,400.00; taxes, \$.....; advertising and printing, \$6,019.72.....	4,419.73
All other items, viz: Paid by the Guarantee Agency Company, under contract.....	\$ 5,773.35
Total disbursements.....	\$ 43,342.43
Balance.....	\$ 8,800.70

## NET OR INVESTED ASSETS.

Cash in office.....	327.33
Cash deposits in banks on emergency or reserve fund account:	
National Park Bank, New York City.....	\$ 3,542.50
Farmers Loan and Trust Co., New York City.....	2,065.31
All other deposits:	
Irving National Bank, New York.....	2,935.80
Total net or invested assets, as per balance.....	\$ 8,800.70
Total net or invested assets, less depreciation.....	\$ 8,800.70

## NON-INVESTED ASSETS.

Office furniture and fixtures.....	\$ 1,105.00
Total non-invested assets.....	\$ 1,105.00
Gross assets.....	\$ 9,905.70

## LIABILITIES.

Advance assessments, \$500.31; bonus or dividend obligations.....	\$ 509.31
All other (not including contingent mortuary).....	300.00
Total actual liabilities.....	\$ 1,609.31
Balance, net assets.....	\$ 8,296.39

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$ 11,708.00
Mortuary assessments not yet called for losses unadjusted, \$6,739.28; related, \$8,550.00.....	18,289.28
Mortuary assessments reported.....	1,637.00
Total due from members.....	\$ 31,744.28
Deduct estimated cost of collection.....	3,900.00
Net amount due from members.....	\$ 28,744.28

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 1).....	None.
Losses in process of adjustment, (number of claims, 19).....	\$ 9,739.28
Losses reported, (number of claims, 16).....	1,637.00
Losses assigned, (number of claims, 3).....	8,550.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	Number.	TOTAL BUS- OF 1891
Policies or certificates in force December 31, 1890.....	3,802	\$ 12,440
Policies of certificates written during the year 1891.....	3,430	25,470
Total.....	6,232	\$ 37,910
Deduct number and amount which have ceased to be in force during 1891.....	2,379	12,870
Total policies or certificates in force December 31, 1891.....	3,742	\$ 25,040
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....		
Losses and claims on policies or certificates incurred during year 1891.....		
Total.....		
Losses and claims on policies or certificates paid during year 1891.....	143	
Policies or certificates terminated by death during 1891.....	2,379	12,870
Policies or certificates terminated by lapse during 1891.....		

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any life?

Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount paid, regardless of amount realized from assessments to meet the same? If so, how the amount is guaranteed, and whether such guarantee or premium is a any dividend or endowment return.

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay any claims? If so, what amount and for what purpose?

Answer. It is not.

Does the association or company issue endowment certificates or policies, or take and promise to pay to members during life, without regard to physical condition any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. It does not.

In levying mortuary assessment, are they graded on any table of mortality, fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay death and indemnity claims as the result of accident.

What sum of money would an ordinary assessment for the payment of a single life produce in each class?

Answer. Thirteen thousand ninety-seven dollars.



## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## NATIONAL BENEVOLENT ASSOCIATION,

Organized under the laws of the State of Minnesota, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, P. B. CRANE.

Secretary, C. H. MERO.

[Incorporated, March 31, 1887. Commenced business, June 13, 1887.]

Principal office, Minneapolis, Minnesota.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 144,948.12

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions, including restorations..... \$ 26,540.01  
Assessments: Mortuary, \$111,806.04; expense, \$37,187.26; advance assessment, \$437.09..... 149,432.39  
Medical examiners' fees paid by applicant (estimated)..... 1,967.00

Total paid by members..... \$ 177,939.40  
Interest, \$5,452.90; rent, none..... 5,452.90  
Advance loan to Susan Fox..... 200.00  
Cash received from all other sources, viz.:  
Guarantee fund cash, \$1,717.02; guarantee fund notes, \$19,120.31 20,837.33  
(Assessments paid in advance, \$437.09.)

Total income..... \$ 204,129.63  
Total net resources..... \$ 349,077.75

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$ 125,000.00  
Advanced payments returned to rejected applicants..... 1,021.50  
Total paid to members..... \$ 126,021.50  
Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 25,974.86  
Salaries of managers and agents not paid by commissions..... 3,568.59  
Salaries of officers, \$7,362.00; other compensation of officers, none 7,362.00  
Salaries and other compensation of office employees..... 2,202.00  
Medical examiners' fees, whether paid direct by members or otherwise (estimated)..... 1,910.75  
Rent, \$900.00; taxes, none; advertising and printing, \$1,154.18..... 1,654.18  
All other items, viz:  
Postage, \$1,187.29; fixtures, \$238.49..... 2,445.78  
Traveling and legal expenses..... 3,387.60  
Guarantee fund returned to beneficiaries..... 687.50  
(Advanced assessments applied, included above, \$2,158.00.)

Total disbursements..... \$ 175,005.75  
Balance..... \$ 173,172.00

## NET OR INVESTED ASSETS.

Agents' ledger balances..... \$ 3,629.15  
Cash in office..... 311.00  
Cash deposits in banks on reserve fund account:  
Guarantee fund notes..... 158,448.91  
All other deposits:  
Security Bank..... 6,782.25  
Chippewa County Bank..... 4,000.00  
Total net or invested assets, as per balance..... \$ 173,172.00  
Deduct depreciation of assets to bring same to market value and agents' balances unsecured..... 15,844.01

Total net or invested assets, less depreciation..... \$ 157,327.99

## NON-INVESTED ASSETS.

Interest due, \$3,407.50; accrued, \$..... \$ 3,407.50  
Total non-invested assets..... \$ 3,407.50  
Gross assets..... \$ 160,824.50

## LIABILITIES.

Losses due and unpaid (number of claims, 3) held for proper receipt..... \$ 7,500.00  
Advance assessments, \$439.00; bonus or dividend obligations, none 439.00  
Total actual liabilities..... \$ 7,939.00  
Balance, net assets..... \$ 152,885.50

## CONTINGENT MORTUARY ASSETS (OR RESOURCES).

Mortuary assessments, called and not yet due..... \$ 25,350.00  
Mortuary assessments, not yet called for losses unadjusted, \$17,500.00; resisted, none; reported, none 17,500.00  
Total due from members..... \$ 42,850.00  
Net amount due from members..... \$ 42,850.00



## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, \$).....	\$ 20,000.00
Losses reported, (number of claims, \$).....	17,500.00
Total contingent mortuary liabilities.....	\$ 37,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	7,645	\$ 18,865,000	1,457	\$ 3,582,000
Policies or certificates written during the year 1891.....	1,889	3,858,750	18	38,750
Total.....	9,534	\$ 22,723,750	1,475	\$ 3,620,750
Deduct number and amount which have ceased to be in force during 1891.....	2,519	6,103,750	733	1,832,500
Total policies or certificates in force December 31, 1891.....	7,015	\$ 16,620,000	742	\$ 1,788,250
Losses and claims on policies or certificates unpaid December 31, 1890.....	13	32,500	1	2,500
Losses and claims on policies or certificates incurred during year 1891.....	57	142,500	5	12,500
Total.....	70	\$ 175,000	6	\$ 15,000
Losses and claims on policies or certificates paid during the year 1891.....	32	125,000	6	15,000
Policies or certificates terminated by death during 1891.....	57	142,500	5	12,500
Policies or certificates terminated by lapse during 1891.....	2,460	5,978,750	728	1,820,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars (\$5,000).

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No. Pays the net proceeds of one assessment not to exceed face of certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. May set aside twenty-five per cent to credit of general fund from which expenses are paid.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age at entry from twenty-one to forty, \$1.00; from forty to fifty, \$1.20; fifty to fifty-five, \$1.50.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred and fifty-eight thousand, four hundred and forty-eight dollars and ninety-one cents.

For what purpose, how is it created and where deposited?

Answer. Each member on joining gives to the association a note for twelve dollars and fifty cents for each certificate issued, which is to be paid with interest in case of lapse.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Officers elected by the board of directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Yes, with the consent of the beneficiary.

For what purposes are assessments made, and under what authority?

Answer. For the payment of death claims after proof of death of a member in good standing, by authority of articles of incorporation and in conformity with contract in each certificate.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Seven thousand and fifteen dollars (\$7,615.00).

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## NATIONAL FRATERNAL ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, FINLEY BURKE.

Secretary, E. H. HAWORTH.

[Incorporated, October 28, 1889. Commenced business, January 1, 1890.]

Principal office, Council Bluffs, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,891.04



## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 3,004.00
Annual dues as per contract, without any deduction whatever.....	None.
Assessments: Mortuary, \$737.74; expense, \$245.91.....	983.65
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 4,077.65
Interest.....	30.00
Cash received from all other sources, viz:	
Advance assessments.....	10.00
Guarantee fund.....	2,537.00
Advanced by directors.....	370.45
Total income.....	\$ 7,026.00
Total net resources.....	\$ 8,917.00

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 342.00
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 342.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	3,004.00
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	None.
Salaries of officers.....; other compensation of officers.....	None.
Salaries and other compensation of office employees.....	210.00
Medical examiners' fees, whether paid direct by members or otherwise.....	None.
Rent, \$189.50; taxes, none; advertising and printing, \$115.00.....	304.50
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
Postage, agents' expenses, State fees and taxes, traveling expenses, etc.....	391.02
Total disbursements.....	\$ 4,341.52
Balance.....	\$ 4,575.54

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	3,000.00
Agents' ledger balances.....	None.
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
Citizens State Bank.....	1,575.54
Total net or invested assets, as per balance.....	\$ 4,575.54
Total net or invested assets, less depreciation.....	\$ 4,575.54

## LIABILITIES.

Losses adjusted, due and unpaid (balance on claim).....	\$ 28.00
Advance assessments.....	10.90
Total actual liabilities.....	\$ 38.90
Balance, net assets.....	\$ 4,536.64

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due, two.....	\$ 414.30
Net amount due from members.....	\$ 414.30

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 2).....	\$ 414.30
Total contingent mortuary liabilities.....	\$ 414.30

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	913	\$ 913,000	419	\$ 419,000
Policies or certificates written during the year 1891.....	442	442,000	46	46,000
Total.....	1,355	1,355,000	465	465,000
Deduct number and amount which have ceased to be in force during 1891.....	885	885,000	202	202,000
Total policies or certificates in force December 31, 1891.....	470	470,000	173	173,000
Losses and claims on policies or certificates unpaid December 31, 1890.....				
Losses and claims on policies or certificates incurred during year 1891.....	4	4,000	2	2,000
Total.....	4	4,000	2	2,000
Losses and claims on policies or certificates paid during the year 1891.....	2	2,000	2	2,000
Policies or certificates terminated by death during 1891.....	2	2,000	2	2,000
Policies or certificates terminated by lapse during 1891.....	883	883,000	200	200,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two certificates of \$1,000.00 each.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. We deduct 25 per cent for expenses.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. On age at entry.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.



Answer. Twenty-one to thirty years, \$1.00; thirty to forty years, \$1.10; forty to forty-five years, \$1.20; forty-five to fifty years, \$1.40; fifty to fifty-five years, \$2.00; fifty five to sixty years, \$3.00.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For the purpose of paying death losses and current expenses, under authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five hundred and seventeen dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### NATIONAL LIFE-MATURITY INSURANCE COMPANY,

Organized under the laws of the State of West Virginia, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, HORATIO BROWNING.

Secretary, GEORGE D. ELDRIDGE.

[Incorporated, February 2, 1884. Commenced business, May 3, 1883.]

Principal office, Central National Bank Building, Washington, D. C.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$ 132,776.37

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the company or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deduction.....None.

Annual dues as per contract, without any deduction whatever. \$ 60,276.23

Assessments: Mortuary and reserve ..... 275,504.65

Medical examiners' fees paid by applicant.....None.

Total paid by members.....\$ 341,870.91

Interest..... 6,204.87

Advances to agents repaid..... 6,300.65

Cash received from other sources, viz: Bills payable. .... 9,000.00

Total income.....\$ 363,445.43

Total net resources.....\$ 496,221.80

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....\$ 117,186.95

Disability claims..... 1,200.00

Maturity values..... 40,000.00

Surrender values..... 27,320.63

Advance payments returned to rejected applicants..... 206.79

Total payments to policy holders .....\$ 185,914.37

Commissions and fees retained by or paid or allowed to agents

on account of fees and dues..... 14,037.91

Cost of levying and collecting assessments..... 3,005.65

Salaries and expenses of managers and agents not paid by commissions..... 13,317.48

Salaries of officers, \$13,293.14; other compensation of officers, \$930. 14,223.14

Salaries and other compensation of office employees ..... 6,870.00

Medical examiners' fees, whether paid direct by members or otherwise..... 7,975.60

Rent, \$892.17; taxes, \$1,555.91; advertising and printing, \$4,837.01.. 7,285.09

All other items, viz: Legal expenses and cost of adjusting and settling death claims, \$3,000.30; office expenses, postage, telegrams, etc., \$5,584.49..... 8,590.69

Advances to agents to be repaid out of future salaries or commissions..... 14,842.30

Bills payable ..... 20,000.00

(Total expenses, \$75,995.65.)

Total disbursements .....\$ 365,732.32

Balance .....\$ 190,489.4

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances, None.

Loans on mortgages (first liens) on real estate.....\$ 107,350.00

Loans secured by pledge of bonds, stocks or other marketable collateral..... 8,978.97

Cost value of bonds and stocks owned absolutely..... 46,709.98

Agents' ledger balances secured..... 9,917.30

Cash in office (reserve fund \$4,000.00)..... 5,897.91

Cash deposits in banks on emergency or reserve fund account:

Central National Bank, of Washington, D. C.....\$1,661.56

National Capital Bank, of Washington, D. C..... 9,000.00— 10,661.56

Personal property..... 953.86

Total net or invested assets.....\$ 190,489.48

Deduct depreciation of assets to bring same to market value.... 1,154.13

Total net or invested assets, less depreciation.....\$ 189,335.35

#### NON-INVESTED ASSETS.

Interest due, \$234.14; accrued, \$791.47 (reserve fund)..... 1,015.61

Rents due, none; accrued, none.....None.

Market value of real estate over cost and incumbrances..None.

Market value of bonds and stocks over cost..... 485.58

Total non-invested assets.....\$ 1,501.19

Gross assets.....\$ 190,816.54



## LIABILITIES.

Losses adjusted, due and unpaid (proper beneficiary not yet determinable).....	\$ 1,000.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advanced assessments, none; bonus or dividend obligations.....	None.
All others (not including contingent mortuary) viz:.....	None.
Total actual liabilities.....	\$ 1,000.00
Balance, net assets.....	\$ 189,816.54

## CONTINGENT MORTUARY ASSETS

Mortuary assessments, called and not yet due.....	\$ 74,750.73
Mortuary assessments due and unpaid.....	14,361.25
Mortuary assessments not yet called for, losses unadjusted, \$12,000.00; resisted, \$2,000.00; reported, \$5,000.00.....	19,000.00
Payments per tabular rate for expected losses for year.....	210,239.19
Total due from members.....	\$ 327,351.17
Deduct estimated cost of collection.....	16,367.54
Net amount due from members.....	\$ 310,983.61

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 10).....	\$ 21,250.00
Losses in process of adjustment, (number of claims, 0).....	12,000.00
Losses reported, (number of claims, 1).....	5,000.00
Losses resisted, (number of claims, 1).....	2,000.00
All other contingent liabilities, viz: Expected losses and claims for year.....	210,225.30
Total contingent mortuary liabilities.....	\$ 250,475.30

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	7,294	\$ 9,645,000.00	292	\$ 292,800.00
Policies or certificates written during the year 1891.....	7,771	5,474,550.00	47	53,700.00
Total.....	15,065	\$ 15,119,550.00	339	\$ 346,500.00
Deduct number and amount which have ceased to be in force during 1891.....	3,155	2,666,705.00	97	94,700.00
Total policies or certificates in force December 31, 1891.....	11,910	\$ 12,452,845.00	242	\$ 251,800.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	20	51,500.00		
Losses and claims on policies or certificates incurred during the year 1891.....	65	114,850.00	1	2,000.00
Total.....	85	\$ 166,350.00	1	\$ 2,000.00
Losses and claims on policies or certificates paid during the year 1891.....	63	125,100.00		
Policies or certificates terminated by death during 1891.....	65	114,850.00	1	2,000.00
Policies or certificates terminated by lapse during 1891.....	2,720	2,391,505.00	91	85,700.00
Policies or certificates terminated by surrender and maturity.....	361	260,350.00	51	6,000.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Yes; by carrying to mortuary and reserve funds the surplus of any assessments over and above the amount required to pay current death claims, which may be drawn any time to pay excess of claims.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Only percentage for collections and in defending mortuary fund against fraudulent claims.

Does the company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. To the extent of returning to members the money paid by them, with accretions thereon less death claims and expenses, in the form of surrender values.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Meeches' table; equated, on age at entry; progressive, on age at assessment.

Has the company an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred forty thousand two hundred sixty-seven dollars and twenty-four cents.

For what purpose, how is it created, and where deposited?

Answer. Under maturity certificates for paying maturity values; under other policies for payment of future death, surrender and disability claims.

Are the officers and directors elected at an annual meeting of members?

Answer. Directors by stockholders, officers by directors.

In what States is the company doing business?

Answer. Massachusetts, Virginia, North Carolina, South Carolina, Georgia, West Virginia, Kentucky, Tennessee, Indiana, Iowa, Minnesota, District of Columbia, Ohio, Alabama.

Give maximum, minimum, and average age of members received during the year?

Answer. Maximum, 60; minimum, 15; average, 33.80.

Give maximum, minimum, and average age of membership.

Answer. Maximum, 68; minimum, 15; average, 36.83.

Are the applicants for membership subjected to a thorough medical examination and found to be good risks before being received?

Answer. Yes.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Seventy-three thousand five hundred ten dollars and twelve cents.



## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## NATIONAL MASONIC ACCIDENT ASSOCIATION.

organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, CLARK VARNUM.

Secretary, ALF. WINGATE.

[Incorporated July 12, 1889. Commenced business, July 30, 1889.]

Principal office, Des Moines.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 815.71

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by applications, without deductions..... \$ 8,335.00  
Assessments: Mortuary, \$12,229.11; expense, \$5,769.75 ..... 17,998.86  
(Assessments paid in advance, included in above, \$246.50.)

Total net resources..... \$ 27,749.57

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$ 9,571.79  
Advanced payments returned to rejected applicants..... 3.00

Total paid to members..... \$ 9,574.79

Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 8,035.00

Commissions paid or allowed for collecting assessments..... 413.07

Salaries of managers and agents not paid by commissions..... 1,439.15

Salaries of officers..... 1,595.00

Salaries and other compensation of office employees..... 718.50

Medical examiners' fees, whether paid direct by members or otherwise..... 7.00

Stationery, advertising and printing..... 385.18

Advanced to officers and agents, to be repaid out of future salaries or commissions..... 21.50

All other items, viz: Postage, \$408.56; exchange, \$68.28; agents' certificates, \$6.00; typewriter and supplies, \$101.75; filing and publishing reports, \$123.00; traveling expense of officers, \$274.15; express and telegraph, \$3.89; examination by Auditor of Wisconsin, \$78.30..... 1,123.93

(Advanced assessments applied, included above, \$246.50.)

(Total expenses, \$14,938.43.)

Total disbursements..... \$ 24,513.22

Balance..... \$ 3,236.35

## NET OR INVESTED ASSETS.

Cash deposits in banks on emergency or reserve fund account:

American Savings Bank..... \$ 3,236.35

Total net or invested assets, less depreciation..... \$ 3,236.35

## LIABILITIES.

Advance assessments..... \$ 246.50

Total actual liabilities..... \$ 246.50

Balance, net assets..... \$ 2,989.85

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890	1,576	\$ 7,194,000.00	965	\$ 4,460,250.00
Policies or certificates written during the year 1891.....	1,787	7,523,250.00	748	3,141,250.00
Total.....	3,363	14,717,250.00	1,714	7,601,500.00
Deduct number and amount which have ceased to be in force during 1891.....	1,907	4,492,000.00	446	1,887,700.00
Total policies or certificates in force December 31, 1891.....	2,296	10,225,250.00	1,268	5,713,800.00
Losses and claims on policies or certificates incurred during the year 1891.....	172	9,571.79	90	5,236.20
Losses and claims on policies or certificates paid during the year 1891.....	172	9,571.79	90	5,236.20
Policies or certificates terminated by lapse during 1891.....	1,007	4,492,000.00	446	1,887,700.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same?

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. No.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.



Is a medical examination required before issuing a certificate to applicants?  
 Answer. No.  
 Are certificates issued to persons other than the families or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purposes are assessments made, and under what authority?  
 Answer. To pay losses and expenses; under direction of board of directors.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. Four thousand five hundred and ninety-two dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## NEW YORK ACCIDENT INSURANCE COMPANY,

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, GEO. A. HALSEY.

Secretary, CHARLES T. HOPPER.

[Incorporated, April 25, 1889. Commenced business, May 25, 1889.]

Principal office, 96 Broadway, New York.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 15,695.64

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 13,575.00  
 Assessments: Indemnity, \$28,165.32; expense, \$52,308.80..... 80,475.21

Total paid by members..... \$ 94,051.21  
 Interest..... 230.13  
 (Assessments paid in advance, included above, \$1,194.21.)

Total income..... \$ 94,281.34

Total net resources..... \$ 110,947.33

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$ 36,576.10  
 Total paid to members..... \$ 36,576.10  
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 13,575.00  
 Commission paid or allowed for collecting assessments..... 14,533.50  
 Salaries of managers and agents not paid by commissions..... 2,185.00  
 Salaries and other compensation of office employees..... 5,461.23  
 Medical examiners' fees, whether paid direct by members or otherwise..... 708.00  
 Rent, \$4,077.21; taxes, \$621.00; advertising and printing, \$5,921.74..... 10,620.85  
 All other items, viz: Traveling, \$3,370.72; legal, \$191.50; postage, \$1,510.75; furniture and fixtures, \$610.88; sundry expenses, tel., express, janitor, etc., \$2,303.71..... 7,887.56  
 (Advanced assessments applied, included above, \$4,912.00.)  
 (Total expenses, \$55,082.80.)

Total disbursements..... \$ 91,658.90  
 Balance..... \$ 19,288.48

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely..... \$ 1,065.00  
 Agents' ledger balances..... 6,946.11  
 Cash in office..... 119.21  
 Cash deposits in banks on emergency or reserve fund account:  
 Third National Bank, \$940.75; Peoples, \$7,453.83; St. Nicholas, \$1,637.00..... 10,031.61  
 All other deposits: Bank of Monroe, \$64.00; Third National, \$649.79; Peoples, \$46.17; Ft. Dearborn, \$214.60; Equitable, \$151.00..... 1,126.53  
 Total net or invested assets, as per balance..... \$ 19,288.48  
 Deduct depreciation of assets to bring same to market value, and agents balance unsecured, agents account, (\$531.25; bond, \$95.00)..... 626.25  
 Total net or invested assets, less depreciation..... \$ 18,662.23

## NON-INVESTED ASSETS.

Interest due, \$.....; accrued..... \$ 25.00  
 Market value of bonds and stocks over cost, furniture and fixtures..... 2,072.56  
 Total non-invested assets..... \$ 2,097.56  
 Gross assets..... \$ 20,759.79

## LIABILITIES.

Salaries, rents and office expenses due and accrued..... \$ 1,124.55  
 Advance assessments..... 2,605.21  
 Total actual liabilities..... \$ 3,729.76  
 Balance, net assets..... \$ 17,030.03

## CONTINGENT MORTUARY AND INDEMNITY ASSETS

Mortuary and indemnity assessments, called and not yet due..... \$ 8,857.00  
 Mortuary and indemnity assessments, due and unpaid..... 5,492.00  
 Mortuary and indemnity assessments, not yet called for losses unadjusted, \$7,400.05; resisted, \$12,525.00; reported, \$850.00..... 20,775.05  
 Total due from members..... \$35,124.05  
 Deduct estimated cost of collection..... 6,822.32  
 Net amount due from members..... \$ 28,301.73



## CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses in process of adjustment, (number of claims, 38).....	\$ 7,400.05
Losses reported, (number of claims, 17), probable liability.....	850.00
Losses resisted, (number of claims, 4).....	12,525.00
Total contingent mortuary and indemnity liabilities.....	\$ 20,775.05

## EXHIBIT OF POLICIES OR CERTIFICATES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890	5,850	\$ 27,768,000.00		
Policies or certificates written during the year 1891 .....	6,788	32,784,000.00	387	1,819,500.00
Total .....	12,638	\$ 60,552,000.00	387	\$ 1,819,500.00
Deduct number and amount which have ceased to be in force during 1891.....	6,002	28,500,000.00	189	876,500.00
Total policies or certificates in force December 31, 1891 .....	6,636	\$ 32,052,000.00	198	\$ 943,000.00
Losses and claims on policies or certificates unpaid December 31, 1890 .....	38	2,110.70		
Losses and claims on policies or certificates incurred during year 1891 .....	524	55,240.45	17	832.83
Total .....	562	\$ 57,351.15	17	\$ 832.83
Losses and claims on policies or certificates paid during the year 1891 .....	503	36,576.10	10	464.27
Policies or certificates terminated by death during 1891 .....	5	23,000.00		
Policies or certificates terminated by lapse during 1891 .....	5,907	28,477,000.00	189	876,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Five thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Policies are issued pursuant to chapter 175, Laws of 1883, State of New York. Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed sums charged without regard to age (accident insurance).

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. A mortuary fund of \$5,000.00, supplemented by a reserve fund which now amounts to \$2,426.40, and to which we add 2 per cent of the premiums.

Are the officers elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. Only to bona fide creditors.

For what purpose are assessments made, and under what authority?

Answer. For payment of death and indemnity losses and expenses; by order of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Twenty-five thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## NORTHERN FRATERNAL INSURANCE ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, BYRON A. BEESON.

Secretary, E. H. HIBBEN.

(Incorporated, May 20, 1882. Commenced business, May 20, 1882.)

Principal office, Marshalltown, Iowa.

Attorney for service of process in Iowa, W. W. Miller, Marshalltown, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31 of previous year..... \$ 18,000.10

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions .....	\$ 2,425.00
Annual dues and fees as per contract, without any deduction whatever.....	11,434.82
Assessments: Mortuary, \$36,972.84; advance assessments, \$727.21.	37,700.05
Total paid by members.....	\$ 51,559.87
Interest, \$1,108.27.....	1,108.27
Cash received from all other sources, viz:	
Miscellaneous fund.....	56.25
Old reserve fund .....	4,660.98
(Assessments paid in advance, \$727.21.)	
Total income.....	\$ 57,391.37
Total net resources.....	\$ 75,421.56



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 24,000.00
Amount returned to members, account membership fees .....	2,425.00
Advanced payments returned to rejected applicants.....	107.57
Total paid to members.....	\$ 26,532.57
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	None.
Commissions paid or allowed for collecting assessments.....	1,327.63
Salaries of agents not paid by commissions. ....	2,400.00
Salaries of officers.....	3,739.80
Salaries and other compensation of office employees and general office expenses.....	3,154.20
Medical directors' fees, whether paid direct by members or otherwise.....	175.00
Advertising and printing.....	1,425.48
All other items, viz:	
Postage, \$405.21; attorney's fees, \$498.80.....	904.01
Miscellaneous fund .....	183.47
Advanced assessments .....	628.24
Accrued interest.....	50.58
(Advanced assessments applied, included above, \$628.24.)	
(Total expenses, \$13,126.12.)	
Total disbursements.....	\$ 40,529.08
Balance .....	\$ 34,891.58

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 30,200.00
Agents' ledger balances, old reserve fund, outstanding.....	905.20
Cash in office.....	None.
Cash deposits in banks on emergency or reserve fund account:	
New England Loan and Trust Co., Des Moines, reserve fund.	302.96
Marshalltown State Bank, reserve fund.....	6.06
All other deposits:	
First National Bank, general fund.....	477.14
Marshalltown State Bank, beneficiary fund .....	2,009.32
Total net or invested assets, as per balance.....	\$ 34,891.58
Deduct depreciation of assets to bring same to market value* and agents' balances unsecured.....	905.20
Total net or invested assets, less depreciation.....	\$ 33,986.38

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$491.89.....	\$ 491.89
Rents due, none; accrued.....	None.
Market value of office furniture and supplies.....	1,550.00
Total non-invested assets.....	\$ 2,041.89
Gross assets.....	\$ 35,938.27

## LIABILITIES.

Losses adjusted, due and unpaid, (number of claims..).....	None.
Taxes due and accrued .....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$98.97; bonus or dividend obligations, none.....	\$ 98.97
All other (not including mortuary) .....	None.
Total actual liabilities.....	\$ 98.97
Balance, net assets .....	\$ 35,839.30

\* Old reserve fund.

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments due and unpaid .....	None.
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported.....	None.
Total due from members.....	None.
Deduct estimated cost of collection.....	None.
Net amount due from members.....	None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims..).....	None.
Losses in process of adjustment, (number of claims..).....	None.
Losses reported, (number of claims..).....	None.
Losses resisted, (number of claims..).....	None.
All other contingent liabilities.....	None.

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	2,449	\$ 4,898,000	2,449	\$ 4,898,000
Policies or certificates written during the year 1891.....	540	998,000	540	998,000
Total.....	2,989	\$ 5,896,000	2,989	\$ 5,896,000
Deduct number and amount which have ceased to be in force during 1891.....	383	766,000	383	766,000
Total policies or certificates in force December 31, 1891.....	2,606	\$ 5,130,000	2,606	\$ 5,130,000
Losses and claims on policies or certificates incurred during year 1891.....	12	24,000	12	24,000
Total.....	12	\$ 24,000	12	\$ 24,000
Losses and claims on policies or certificates paid during the year 1891.....	12	24,000	12	24,000
Policies or certificates terminated by death during 1891.....	12	24,000	12	24,000
Policies or certificates terminated by lapse during 1891 .....	371	742,000	371	742,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Two thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; seventy-five per cent of one assessment, not to exceed amount named in certificate.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; twenty-five per cent of all assessments placed in a reserve fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition.



any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries' tables; fixed rate at age of entrance.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty thousand five hundred and nine dollars and ninety-two one-hundredths.

For what purpose, how is it created and where deposited?

Answer. 1st. To meet increasing liabilities of the association. 2d. By deducting twenty-five per cent of all assessments. 3d. Deposited with Auditor of State.

Are the officers elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. President, vice-president and three directors are elected at the annual meeting; all other officers elected by the directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. 1st. To pay death claims. 2d. By order from board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce?

Answer. Three thousand three hundred dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### NORTHWESTERN MASONIC AID ASSOCIATION.

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, DANIEL J. AVERY.

Secretary, JAMES A. STODDARD.

[Incorporated, June 27, 1874. Commenced business, July, 1874.]

Principal office, Home Insurance Building, Chicago, Illinois.

Attorney for service of process in Iowa, George B. Van Saun, Cedar Falls, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31 of previous year. \$ 427,008.48

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 83,257.00
Annual dues as per contract, without any deduction whatever .....	None.
Assessments: Mortuary, \$1,321,728.01; expense, \$316,565.70 .....	1,838,293.71
Medical examiners' fees paid by applicant .....	None.
Interest, \$11,484.21; rent, none .....	11,484.21
Cash received from all other sources, viz: Changing certificates, \$17.50; delinquent charges, \$1,141.93; re-instatement account, \$4,487.72; sundry accounts outstanding, \$1,433.20 .....	10,100.32

Total income..... \$1,943,135.24

Total net resources..... \$2,370,143.72

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed) .....	\$1,482,416.66
Advanced payments returned to rejected applicants .....	9,080.50
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	96,067.33
Commissions paid or allowed for collecting assessments .....	10,675.06
Salaries of managers and agents not paid by commissions .....	30,062.82
Salaries of officers, \$45,635.10; other compensation of officers, none .....	45,635.10
Salaries and other compensation of office employees .....	40,003.11
Medical examiners' fees, whether paid direct by members or otherwise .....	15,678.20
Rent, \$8,984.08; advertising, stationery and printing, \$10,927.81 .....	19,911.89
Advanced to officers and agents to be repaid out of future salaries or commissions .....	None.
All other items, viz: Sundry accounts from last year, \$1,373.09; advance assessment account, \$1,470.84; suspense account, \$52.08; filing State reports, \$3,946.27; bad debts, \$20.00; postage, \$10,633.45; traveling expenses, \$5,436.17; furniture, \$1,101.70; re-fitting office, \$1,453.12; incidental expenses, \$4,992.54; legal expenses, \$2,111.19; writing, tacking, folding, etc., \$1,292.19 .....	33,904.44

Total disbursements..... \$1,784,395.11

Balance..... \$ 585,748.61

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances .....	None.
Loans on mortgages (first liens) on real estate .....	None.
Loans secured by pledge of bonds, stocks or other marketable collaterals .....	None.
Cost value of bonds and stocks owned absolutely .....	\$ 363,326.50
Agents' ledger balances .....	1,835.34
Cash in office .....	140.03
Cash deposits in hands of treasurer .....	220,236.84
All other deposits .....	None.

Total net or invested assets..... \$ 585,748.61

Deduct depreciation of assets to bring same to market value\* and agents' balances unsecured .....

Total net or invested assets, less depreciation..... \$ 571,213.36

\*Depreciation on bonds.



## NON-INVESTED ASSETS.

Interest due, none; accrued, \$1,758.31.....	\$ 1,758.31
Total non-invested assets.....	\$ 1,758.31
Gross assets.....	\$ 572,971.67

## LIABILITIES.

Losses adjusted, due and unpaid, (number of claims, 9) awaiting determination as to beneficiary, etc.....	\$ 24,750.00
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money.....	None.
Advance assessments, \$34,584.27; bonus or dividend obligations, none.....	34,584.27
All other (not including contingent mortuary), viz: Sundry accounts outstanding, \$1,453.20; suspense account, \$233.72.....	1,686.92
Total actual liabilities.....	\$ 61,021.19
Balance, net assets.....	\$ 511,950.48

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, due and unpaid (estimated).....	\$ 25,000.00
Mortuary assessments not yet called for losses unadjusted, (reported proofs in), \$178,500.00; resisted, none.....	178,500.00
Mortuary assessments reported (no proofs).....	172,000.00
Net amount due from members.....	\$ 375,500.00

## CONTINGENT MORTUARY LIABILITIES.

Losses in process of adjustment, (number of claims, 66).....	\$ 178,500.00
Losses reported, (number of claims, 59).....	172,000.00
Losses resisted, (number of claims, none).....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 350,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890	54,977	\$149,092 500.00	1,616	\$ 3,465,500.00
Policies or certificates written during the year 1891.....	7,269	17,125,500.90	238	531,500.00
Policies or certificates restored during the year 1891.....	2,996	7,813,500.00	96	238,000.00
Total.....	65,242	\$174,031,500.00	1,950	\$ 4,235,000.00
Deduct number and amount which have ceased to be in force during 1891.....	6,932	18,653,000.00	314	837,500.00
Total policies or certificates in force December 31, 1891.....	58,290	\$155,378,500.00	1,636	\$ 3,397,500.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	70	205,666.66	None	None.
Losses and claims on policies or certificates incurred during year 1891.....	583	1,660,000.00	17	52,000.00
Total.....	653	\$ 1,865,666.66	17	\$ 52,000.00
Surrendered certificates.....		8,000.00		
Losses and claims on policies or certificates paid during the year 1891.....	519	1,482,416.66	16	49,500.00
Policies or certificates terminated by death during 1891.....	583	1,660,000.00	17	52,000.00
Policies or certificates terminated by lapse during 1891.....	6,369	16,063,000.00	297	785,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. Our certificates specify a stipulated amount on account of each member of the same division—the total not to exceed the limit of the certificate. We have a large surplus of members in each division, which insures payment in full of all certificates.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Yes; we grade assessments according to age of members (American Experience Tables). Assessments are levied on age at date of assessment.

Has the society an emergency or reserve fund? What is the amount thereof? For what purpose, how is it created and where deposited?

Answer. It has a surplus general fund, created by saving from the funds set apart for defraying the expenses, of which \$363,536.50 has been invested in first-class interest bearing bonds.



Are the officers and directors elected at annual meeting of members? If not, how are they selected?

Answer. There are nine trustees, three of whom are elected each year, for a term of three years. Officers are elected by board of trustees, immediately after annual meeting, each year.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. To those having an insurable interest.

Are assignments of certificates to other than such persons allowed?

Answer. Our certificates are not assignable.

For what purposes are assessments made, and under what authority?

Answer. To raise money for the payment of death benefits; twenty per cent of the assessment on each death for the expense or general fund, the balance for the mortuary fund. (See sections 1, 2 and 3, article 7, of by-laws.) All assessments are made under the authority and by direction of the board of trustees.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Division "A," \$29,000.00; division "B," \$16,000.00; division "C," \$13,500.00; division "D," \$5,500.00—estimated.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### ODD FELLOWS ANNUITY ASSOCIATION,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, WILLIAM MUSSON.

Secretary, CHARLES H. BAKER.

[Incorporated, January 19, 1890. Commenced business, January 19, 1890.]

Principal office, Des Moines, Iowa.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 1,015.44

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions ..... \$ 6,360.00

Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$6,314.34; expense, \$4,483.57..... 10,797.91

Medical examiners' fees paid by applicant ..... None.

Total paid by members..... \$ 17,157.91

Interest, \$121.00; rent, none ..... 121.00

Advances to agents repaid..... 9.20

Cash received from all other sources, viz: Borrowed, \$76.48; accident fund, \$7.55..... 84.03

(Assessments paid in advance..... None.)

Total income..... \$ 17,672.44

Total net resources..... \$ 18,687.88

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed) ..... \$ 1,450.00

Advanced payments returned to rejected applicants..... 312.00

Total paid to members..... \$ 1,762.00

Commissions and fees retained by or paid or allowed agents on account of fees and dues..... 7,535.36

Commissions paid or allowed for collecting assessments..... 502.66

Salaries of managers and agents not paid by commissions..... None.

Salaries of officers, none; other compensation of officers..... None.

Salaries and other compensation of office employees ..... None.

Medical examiners' fees, whether paid direct by members or otherwise ..... 1,008.00

Rent, \$180.00; taxes, none; advertising and printing, \$321.47 ..... 501.47

Advanced to officers and agents to be repaid out of future salaries or commissions ..... 629.75

All other items, viz:

Postage, \$201.26; liability per last report, \$385.08..... 587.24

Traveling expenses, \$618.11; legal expenses, \$75.00..... 693.11

Contingent expenses, \$265.29; furniture and fixtures, \$9.00..... 274.29

(Advanced assessments applied, included above. .... None.)

(Total expenses \$ 11,931.88).

Total disbursements ..... \$ 13,693.88

Balance ..... \$ 4,994.00

#### NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances ..... None.

Loans on mortgages (first liens) on real estate..... None.

Loans secured by pledge on bonds, stocks or other marketable collaterals ..... None.

Cost value of bonds and stocks owned absolutely..... None.

Agent's ledger balances..... \$ 629.75

Cash in office..... None.

Cash deposits in banks on emergency or reserve fund account:

State Savings Bank..... 1,994.00

All other deposits:

Time—State Savings Bank..... 3,000.00

Total net or invested assets..... \$ 5,623.75

Deduct depreciation of assets to bring same to market value and agents' balance unsecured..... 629.75

Total net or invested assets, less depreciation ..... \$ 4,994.00

#### NON-INVESTED ASSETS.

Interest due, none; accrued, \$37.50 ..... \$ 37.50

Rents due, none; accrued ..... None.

Market value of real estate over cost and incumbrances ..... None.

Market value of bonds and stocks over cost ..... None.

Total non-invested assets..... \$ 37.50

Gross assets..... \$ 5,031.50

#### LIABILITIES.

Losses adjusted, due and unpaid, (number of claims.....) ..... None.

Taxes due and accrued ..... None.

Salaries, rents and office expenses due and accrued..... None.

Borrowed money, \$76.48; interest accrued on same ..... 376.48

Advance assessments, none; bonus or dividend obligations, None.

All other, (not including contingent mortuary)..... None.

Total actual liabilities ..... \$ 376.48

Balance, net assets..... \$ 4,655.02



## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due (assessments are levied and due at stated periods, as provided in certificates).  
 Mortuary assessments, due and unpaid, (none accounted for; unless paid when due, certificate is lapsed).  
 Mortuary assessments, not yet called for losses unadjusted, none; resisted, none; reported..... None.  
 Total due from members ..... None.  
 Deduct estimated cost of collection ..... None.  
 Net amount due from members ..... None.

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, \$) ..... \$ 4,950.00  
 Losses in process of adjustment, (number of claims, ....) .. None.  
 Losses reported, (number of claims, ....) .. None.  
 Losses resisted, (number of claims, ....) .. None.  
 All other contingent liabilities..... None.  
 Total contingent mortuary liabilities ..... \$ 4,950.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	450	\$ 770,200	450	\$ 770,200
Policies or certificates written during the year 1891 ..	1,009	1,796,300	965	1,673,700
Total.....	1,459	2,566,500	1,385	2,443,900
Deduct number and amount which have ceased to be in force during 1891 .....	99	150,100	99	150,100
Total policies or certificates in force December 31, 1891.....	1,360	\$ 2,416,400	1,286	\$ 2,293,800
Losses and claims on policies or certificates unpaid December 31, 1890.....				
Losses and claims on policies or certificates incurred during the year 1891.....	4	6,400	4	6,400
Total.....	4	\$ 6,400	4	\$ 6,400
Losses and claims on policies or certificates paid during the year 1891.....	1	1,200	1	1,200
Policies or certificates terminated by death during 1891.....	4	6,400	4	6,400
Policies or certificates terminated by lapse during 1891.....	95	143,700	95	143,700

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Forty-eight hundred dollars.  
 Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee is allowed any dividend or endowment return.  
 Answer. No. Amount is contingent on the member's share of the beneficiary fund.  
 Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?  
 Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. Fixed amount without regard to age; amount of benefit graded according to age.

Has the society an emergency or reserve fund?

Answer. No; has a beneficiary fund.

What is the amount thereof?

Answer. Four thousand nine hundred eight-five dollars and twenty-eight cents.

For what purpose, how is it created and where deposited?

Answer. To pay death losses; created by annual assessment; deposited in State Savings Bank, Des Moines.

Are the officers and directors elected at annual meeting of members?

Answer. Directors.

If not, how are they selected?

Answer. Officers by board directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay mortuary claims and expenses; under amended and substituted articles of incorporation and by-laws.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Three thousand dollars. Surplus beneficiary fund with current receipts pays each death loss a contingent sum according to its share. Up to this time this sum has been in full with good prospect of it so continuing indefinitely; but it is subject to deduction in case said fund and receipts are insufficient to cover the full amount.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## ODD FELLOWS MUTUAL AID AND ACCIDENT ASSOCIATION.

Organized under the laws of the State of Ohio, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, J. R. GEORGE.

Secretary, J. L. MCKINNEY.

[Incorporated, January 10, 1882. Commenced business, July 23, 1882.]

Principal office, Piqua, Ohio.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year ..... \$ 13,830.00



## IOWA INSURANCE REPORT.

[A3a]

## INCOME DURING YEAR 1891.

Gross amount paid by members of the association or its agents, without any deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 11,768.70
Annual dues as per contract, without any deduction whatever ..	14,365.00
Assessments: Mortuary, \$.....; expense, \$.....; .....	141,170.04
Total paid by members .....	\$ 167,303.74
Cash received from all other sources .....	None.
Total net resources .....	\$ 167,303.74

## DISBURSEMENTS DURING YEAR 1891.-

Losses and claims (detailed schedule filed); 65 deaths, \$97,000.00;	\$ 120,230.00
711 accidents, \$23,230.00 .....	\$ 120,230.00
Total paid to members .....	\$ 120,230.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	1,109.82
Commissions paid or allowed for collecting assessments .....	2,838.51
Salaries of managers and agents not paid by commissions .....	12,908.82
Salaries of officers, \$.....; other compensation of officers, \$.....	5,419.93
Salaries and other compensation of office employees .....	1,900.00
Rent, \$300.00; taxes, \$.....; postage, \$188.00; advertising and printing, \$310.90 .....	998.90
All other items, viz:	
Office expense .....	851.12
Traveling expense .....	5,994.20
Extraordinary expense .....	2,355.79
(Total expenses, \$34,377.15.)	
Total disbursements .....	\$ 154,607.15
Balance .....	\$ 26,555.59

## NET OR INVESTED ASSETS.

Cost value of bonds and stocks owned absolutely .....	\$ 6,526.50
Agents' ledger balances: Mortuary, \$6,710.00; membership fees, \$961.00; annual dues, \$499.00 .....	8,160.00
Cash deposits in banks on emergency or reserve fund account: Piqua National Bank .....	20,009.69
Total net or invested assets, less depreciation .....	\$ 34,696.19

## NON-INVESTED ASSETS.

Interest due, \$292.70; accrued, \$.....; .....	\$ 292.70
Total non-invested assets .....	\$ 292.70
Gross assets .....	\$ 34,988.29

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments due and unpaid .....	\$ 6,710.00
Mortuary assessments not yet called for losses unadjusted, \$26,000.00; resisted, \$.....; reported, \$26,000.00 .....	52,000.00
Total due from members .....	\$ 58,710.00
Deduct estimated cost of collection .....	4,500.00
Net amount due from members .....	\$ 54,210.00

1892.]

## IOWA INSURANCE REPORT.

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## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 16) .....	\$ 32,000.00
Losses in process of adjustment, (number of claims, 8) .....	15,000.00
Losses reported, (number of claims, 5) .....	10,000.00
Total contingent mortuary liabilities .....	\$ 57,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.	19,117	\$ 16,346,000	246	\$ 390,000
Policies or certificates written during the year 1891	3,241	4,779,000	29	46,000
Total .....	13,358	\$ 21,125,000	275	\$ 436,000
Deduct number and amount which have ceased to be in force during 1891 .....	1,054	1,570,000	84	123,000.00
Total policies or certificates in force December 31, 1891. ....	12,304	\$ 19,555,000	191	\$ 313,000
Losses and claims on policies or certificates unpaid December 31, 1890 .....	14	30,000		
Losses and claims on policies or certificates incurred during year 1891 .....	80	134,000	3	4,000
Total .....	94	\$ 154,000	3	\$ 4,000
Losses and claims on policies or certificates paid during the year 1891 .....	65	97,000	3	4,000
Policies or certificates terminated by death during 1891 .....	80	134,000	3	4,000
Policies or certificates terminated by lapse during 1891 .....	974	\$ 4,436,000	81	110,000

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. They do not.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, actual cost of issuing assessment notices.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. We pay \$5.00 per week for each \$1,000.00, insurance for total disability for a period of not exceeding twenty-six weeks. From mortuary assessments.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. On age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.



- What is the amount thereof?  
 Answer. Ten thousand four hundred and nineteen dollars and sixty-five cents.  
 For what purpose, how is it created and where deposited?  
 Answer. By percentage from mortuary account to guarantee the payment of claims in the event of extraordinary losses. Deposited in Piqua National Bank, of Piqua, Ohio.  
 Are the officers and directors elected at annual meeting of members?  
 Answer. Yes.  
 Is a medical examination required before issuing a certificate to applicants?  
 Answer. Yes.  
 Are certificates issued to persons other than the families or heirs of the member?  
 Answer. No.  
 Are assignments of certificates to other than such persons allowed?  
 Answer. No.  
 For what purposes are assessments made, and under what authority.  
 Answer. For the purpose of paying death and accident claims.  
 What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?  
 Answer. About thirteen thousand dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## PREFERRED MUTUAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, PHINEAS C. LOUNSBURY.

Secretary, KIMBALL C. ATWOOD.

(Incorporated, October 13, 1885. Commenced business, October 28, 1885.)

Principal office, 237 Broadway, New York City.

## BALANCE SHEET

Amount of net or invested assets December 31st of previous year..... \$ 42,475.18

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:  
 Gross amount of membership fees required or represented by application, without deductions..... \$ 30,080.70  
 Annual dues as per contract, without any deduction whatsoever..... None.  
 Assessments: Mortuary, \$.....; expense, \$..... 295,390.50  
 Medical examiners' fees paid by applicant..... None.

Total paid by members..... \$ 325,350.30  
 Interest, \$.....; rent, \$..... 18.25  
 Advances to agents repaid..... None.  
 Cash received from all other sources..... None.  
 Assessments paid in advance, included above, \$45,954.00.)

Total income..... \$ 325,368.45  
 Total net resources..... \$ 374,788.63

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed)..... \$ 154,858.97  
 Total paid to members..... \$ 154,858.97  
 Commissions and fees retained by or paid or allowed to agents on account of fees and dues..... 73,355.50  
 Commissions paid or allowed for collecting assessments..... None.  
 Salaries of managers and agents not paid by commissions. None.  
 Salaries of officers, \$.....; other compensation of officers, including printing, stationery, office rent, and all expenses except death and indemnity losses, clerical assistance, furniture, books of account..... 122,149.57  
 Salaries and other compensation of office employees..... None.  
 Medical examiners' fees, whether paid direct by members or otherwise..... 3,232.75  
 Rent, none; taxes, none; advertising and printing..... None.  
 Advances to officers and agents to be repaid out of future salaries or commissions..... None.  
 All other items, viz: Furniture, books of account, etc..... 1,239.15  
 Legal and special expenses in adjusting the same, and traveling expenses..... 15,809.93  
 Advanced assessments applied, included above, \$41,004.00.)  
 Total expenses, \$166,776.30.)

Total disbursements..... \$ 271,645.47  
 Balance..... \$ 53,143.16

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances..... None.  
 Loans on mortgages first liens on real estate..... None.  
 Loans secured by pledge of bonds, stocks or other marketable collaterals..... None.  
 Cost value of bonds and stocks owned absolutely..... \$ 5,034.70  
 Agents' ledger balances..... 7,037.27  
 Cash in office..... 4,959.81  
 Cash deposits in banks on emergency or reserve fund account.....  
 Merchants Exchange National Bank, New York City..... 26,871.58  
 Washington Trust Co., New York City..... 1,199.50  
 Total net or invested assets, less depreciation..... \$ 53,143.16

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....) None.  
 Taxes due and accrued..... None.  
 Salaries, rents and office expenses due and accrued..... 3,169.00  
 Borrowed money, \$.....; interest accrued on same, \$.....; None.  
 Advance assessments..... 4,859.56  
 All other (not including contingent mortuary, viz: Accounts payable, including all unpaid bills..... 6,859.37  
 Total actual liabilities..... \$ 14,887.93  
 Balance, net assets..... \$ 38,255.23



## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$ 86,273.00
Mortuary assessments, due and unpaid.....	19,002.00
Mortuary assessments not yet called for losses unadjusted, \$14,850.00; resisted, \$13,000.00.....	27,850.00
Mortuary assessments reported.....	4,600.00
Total due from members.....	\$ 137,725.00
Deduct estimated cost of collection.....	20,658.00
Net amount due from members.....	\$ 117,067.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 96).....	\$ 20,107.81
Losses in process of adjustment, (number of claims, 77).....	3,850.00
Losses reported, (number of claims, 115).....	4,600.00
Losses resisted, (number of claims, 4).....	13,000.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 41,557.81

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	24,752	\$ 120,737,100.00	417	\$ 2,070,200.00
Policies or certificates written during the year 1891.....	30,089	196,095,800.00	809	4,592,300.00
Total.....	54,841	\$ 315,832,900.00	1,226	\$ 6,662,500.00
Deduct number and amount which have ceased to be in force during 1891.....	25,737	123,220,800.00	707	3,901,200.00
Total policies or certificates in force De- cember 31, 1891.....	29,104	\$ 192,612,100.00	519	\$ 3,051,300.00
Losses and claims on policies or certificates un- paid December 31, 1890.....	200	34,312.49	2	75.00
Losses and claims on policies or certificates in- curred during year 1891.....	1,845	162,114.29	44	4,115.33
Total.....	2,045	\$ 196,426.78	46	\$ 4,190.33
Losses and claims on policies or certificates paid during the year 1891.....	1,753	154,868.97	41	3,851.77
Policies or certificates terminated by death during 1891.....	19	95,000.00		
Policies or certificates terminated by lapse dur- ing 1891.....	25,718	123,125,800.00	707	3,901,200.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars, six thousand dollars and ten thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes; as provided in the by-laws, the secretary is paid 40 cents per month on each membership in force, in consideration of which he individually pays all current expenses, except death and indemnity losses, special expenses attending same, books of account and furniture. Such current expenses include rent of office, advertising, printing, stationery, agents' commissions and clerical assistance.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No; \$3.00, \$2.50 and \$3.50.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Fifty-three thousand one hundred and forty-three dollars and sixteen cents.

For what purpose, how is it created and where deposited?

Answer. Surplus, after paying all valid claims, is held as a reserve to meet unusual losses, and is deposited in bank.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Three members of the board of directors elected by members annually; president, vice-president, secretary and treasurer elected by directors.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For the payment of death claims; by order of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Ninety thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## RAILWAY OFFICIALS AND EMPLOYEES ACCIDENT ASSOCIATION.

Organized under the laws of the State of Indiana, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, L. D. HIBBARD.

Secretary, WM. K. BELLIS.

[Incorporated, June 14, 1889. Commenced business, June, 1889.]

Principal office, Nos. 25 to 32, Ingalls Block, Indianapolis.

Attorney for service of process in Iowa, Hon. Jas. A. Lyons, Auditor of State.

## BALANCE SHEET.

Amount of net or invested assets December 31, of previous year..... \$ 22,364.30



## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Assessments: Indemnity, \$243,395.00; expense, \$187,863.07.....	\$ 431,259.16
Interest.....	35.06
Total income.....	\$ 431,294.82
Total net resources.....	\$ 453,659.12

## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 249,073.75
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	106,441.12
Commissions paid or allowed for collecting assessments and exchange.....	18,114.85
Salaries of managers and agents not paid by commissions.....	4,485.00
Salaries of officers.....	3,662.55
Salaries and other compensation of office employees.....	14,438.59
Medical examiners' fees, whether paid direct by members or otherwise.....	2,195.00
Rent, \$1,900.00; taxes and insurance commissioners, \$2,467.05; advertising and printing, \$8,657.06.....	13,024.11
All other items, viz: Office fixtures, \$954.33; postage, \$2,934.21; traveling expenses, \$5,665.97; attorneys, \$2,140.70; general expenses, \$6,120.78.....	17,835.09
(Total expenses, \$180,198.11.)	
Total disbursements.....	\$ 429,271.86
Balance.....	\$ 24,387.26

## NET OR INVESTED ASSETS.

Agents' ledger balances.....	\$ 2,361.91
Cash in office.....	223.59
Cash deposits in banks on emergency or reserve fund account: Certificate of deposit No. 100,082, Fletcher's Bank, in hands of S. A. Fletcher, \$5,000.00; Fletcher's Bank, deposit emergency fund, \$5,000.00.....	10,000.00
All other deposits: Fletcher's Bank.....	\$10,801.85
Insurance department of Missouri.....	1 006.00— 11,801.85
Total net or invested assets, less depreciation.....	\$ 24,387.26

## NON-INVESTED ASSETS.

Accepted cash orders in hands of paymasters and others.....	\$ 222,554.63
Fixtures, furniture and supplies.....	3,500.00
Total non-invested assets.....	\$ 226,054.63
Gross assets.....	\$ 250,441.89

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses, due and accrued.....	None.
Borrowed money, none; interest on same, none.....	None.
Advance assessments, none; bonus or dividend obligations.....	None.
All other (not including contingent or mortuary).....	None.
Total actual liabilities.....	None.
Balance, net assets.....	\$ 250,441.89

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	15,821	\$32,341,355.00	508	\$ 1,094,200.00
Policies or certificates written during the year 1891.....	20,996	38,572,663.00	1,088	1,762,150.00
Total.....	36,817	\$70,914,018.00	1,596	\$ 2,856,350.00
Deduct number and amount which have ceased to be in force during 1891.....	14 436	27,129,425.00	730	1,369,850.00
Total policies or certificates in force December 31, 1891.....	22,381	\$43,784,593.00	857	\$ 1,486,500.00
Losses and claims on policies or certificates unpaid December 31, 1890.....			None	None.
Losses and claims on policies or certificates incurred during year 1891—by death, 75; disability (loss of limb, 14; injuries, 4,701).....	4,790	249,073.75	221	13,840.76
Total.....	4,790	\$ 249,073.75	221	\$ 13,840.76
Losses and claims on policies or certificates paid during the year 1891.....	4,790	249,073.75	221	13,840.76
Policies or certificates terminated (by death, 75; disability, 14) during 1891.....	89	96,800.00	*5	5,750.00
Policies or certificates terminated by lapse during 1891.....	14,347	27,032,625.00	734	1,364,100.00

\* Death, 3; disability, 2.

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life? Answer. Five thousand dollars at death and \$25.00 weekly for accident.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No; but every claim has been paid in full.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. According to occupation in railroad service.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Ten thousand dollars.

For what purpose, how is it created and where deposited?

Answer. For protection of members; from surplus after paying claims and expenses; in Fletcher's bank, Indianapolis.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they elected?

Answer. Members elect directors. Directors elect officers.



Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purpose are assessments made, and under what authority?

Answer. For the purpose of paying claims and expenses. By authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. On December 31, 1891, about \$103,000. Only one class, R. E. (railway employees).

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### ST. STEHPENS' BROTHERHOOD,

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, GEORGE MILLER.

Secretary, J. H. SNOKE.

[Incorporated, June 15, 1889. Commenced business, June 17, 1889.]

Principal office, Des Moines, Iowa.

Attorney for service of process in Iowa, John N. Newman.

#### BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 574.45

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Annual dues as per contract, without any deductions whatever..... \$ 1,354.29  
Assessments: Mortuary, \$600.00; expense, \$..... 600.00  
Medical examiners' fees paid by applicant..... 221.00

Total paid by members..... \$ 2,275.28  
(Assessments paid in advance, \$125.26.)

Total income..... \$ 2,275.28

Total net resources..... \$ 2,849.73

#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims, (detailed schedule filed) ..... \$ 450.70

Total paid to members..... \$ 450.70

Salaries of managers and agents not paid by commissions..... 860.01

Medical examiners' fees, whether paid direct by members or otherwise..... 221.00

Rent, \$105.00; taxes, \$15.00; advertising and printing, \$233.15 ..... 373.15

All other items, viz: Clerk help and postage, etc..... 112.13  
(Total expenses, \$1,575.29).

Total disbursements..... \$ 2,035.08

Balance..... \$ 814.65

#### NET OR INVESTED ASSETS.

Cash in office..... 124.65

Cash deposits in banks on emergency or reserve fund account:

Reserve fund account in hands of secretary and treasurer in

Des Moines National and Iowa National Banks..... 278.27

All other deposits: Des Moines and Iowa National Banks..... 411.73

Total net or invested assets, less depreciation..... \$ 814.65

#### NON-INVESTED ASSETS.

Gross assets..... \$ 814.65

#### LIABILITIES.

Advance assessments..... \$ 411.73

Total actual liabilities..... \$ 411.73

Balance, net assets..... \$ 402.92

#### EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.	
	Number.	Amount.
Policies or certificates in force December 31, 1890.....	442	\$ 567,000
Policies or certificates written during the year 1891.....	380	407,000
Total.....	822	\$ 1,034,000
Deduct number and amount which have ceased to be in force during 1891.....	201	282,000
Total policies or certificates in force December 31, 1891.....	621	\$ 752,000
Losses and claims on policies or certificates unpaid December 31, 1890.....	2	2,000
Losses and claims on policies or certificates incurred during year 1891.....	2	2,000
Total.....	2	\$ 2,000
Losses and claims on policies or certificates paid during the year 1891.....	2	2,000
Policies or certificates terminated by death during 1891.....	2	2,000
Policies or certificates terminated by lapse during 1891.....	199	282,000



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. We have issued certificates for \$3,000.00, but at present our limit is \$2,000.00.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Yes, for accident benefit; also twenty per cent set to the reserve fund.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. No.

In levying mortuary assessment, are they graded on any table of mortality, or are fixed sums charged without regard to age? If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment?

Answer. The assessment is two cents on each year of member's age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Two hundred seventy-eight dollars and twenty-seven cents.

For what purpose, how is it created and where deposited?

Answer. Reserve fund is used to pay losses in excess of twelve assessments per year and is a dividend to members each ten years of their insurance; is in hands of treasurer—keeps deposits in Iowa National Bank.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay death losses; authority of the articles of incorporation by the officers.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. An ordinary assessment, if all the members pay, would produce \$500.00.

## ANNUAL STATEMENT

*For the year ending December 31, A. D. 1891, of the condition of the*

## SCANDINAVIAN MUTUAL AID ASSOCIATION,

Organized under the laws of the State of Illinois, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, S. P. A. LINDAHL.

Secretary, NELS NELSON.

[Incorporated, September 12, 1883. Commenced business, October 25, 1883.]

Principal office, Galesburg, Illinois.

Attorney for service of process in Iowa, C. A. Ryden, 1102 Lyon St., Des Moines, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 27,793.76

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 7,541.00

Annual dues as per contract, without any deductions whatever..... No annual dues.

Assessments: Mortuary, \$114,446.80; expense, \$9,379.75; advertising assessment, \$62.97..... 123,889.61

Medical examiners' fees paid by applicant (members pay direct to examiner), estimated amount..... 1,800.00

Total paid by members..... \$ 131,230.61

Interest, \$870.00, rent, none..... 870.00

Advances to agents repaid..... None.

Cash received from all other sources, viz: Re-instatements, \$339.35; previous shortage, \$132.26; fines, \$3.50..... 475.11

(Assessments paid in advance, \$3,048.22.)

Total income..... \$ 134,575.72

Total net resources..... \$ 162,369.48



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 104,533.34
Advanced payments returned to rejected applicants.....	1.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	6,380.00
Commissions paid or allowed for collecting assessments.....	None.
Salaries of managers and agents not paid by commissions.....	565.00
Salaries of officers, \$3,283.25; other compensation of officers, \$906.20.....	3,589.45
Salaries and other compensation of office employees.....	3,269.16
Medical examiners' fees, whether paid direct by members or otherwise.....	1,813.00
Rent, \$158.00; taxes, none; advertising and printing, \$747.75.....	905.75
Advanced to officers and agents to be repaid out of future salaries or commissions.....	None.
All other items, viz: Postage, \$1,803.18; traveling expense, \$71.52; office fixtures, \$134.83; conference and insurance department fees, \$270.20; fuel and light, \$95.32; miscellaneous, \$20.10.....	2,395.15
(Advance assessments applied, included above, \$2,985.25.)	
(Total expenses, \$18,917.51.)	
Total disbursements.....	\$ 123,451.85
Balance.....	\$ 38,917.63

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances.....	None.
Loans on mortgages (first liens) on real estate.....	None.
Loans secured by pledge of bonds, stocks, or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely, U. S. registered bonds, for emergency fund.....	\$ 33,555.00
Agents' ledger balances.....	1,106.75
Cash in office.....	770.75
Cash deposits in banks on emergency or reserve fund account: Galesburg National Bank, for emergency fund.....	2,286.15
All other deposits: Galesburg National Bank.....	1,198.98
Total net or invested assets.....	\$ 38,917.63
Deduct depreciation of assets to bring same to market value* and agents' balance unsecured.....	935.00
Total net or invested assets, less depreciation.....	\$ 37,982.63

## NON-INVESTED ASSETS.

Interest due, none; accrued.....	None.
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	None.
Gross assets.....	\$ 37,982.63

\* Depreciation of U. S. Bonds.

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims, ....)	\$ 410.20
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	1,235.00
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$281.11; bonus or dividend obligations, .....	None.
All other (not including contingent mortuary) .....	281.11
Total actual liabilities.....	\$ 1,926.31
Balance net assets.....	\$ 35,056.32

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due .....	\$ 6,950.80
Mortuary assessments, due and unpaid.....	None.
Mortuary assessments, not yet called for losses unadjusted, \$7,000.00; resisted, none; reported, \$20,000.00.....	33,000.00
Total due from members.....	\$ 39,950.80
Deduct estimated cost of collection (cost of collection paid by expense assessments.)	
Net amount due from members.....	\$ 39,950.80

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, 10).....	\$ 12,400.00
Losses in process of adjustment.....	None.
Losses reported, (number of claims, 19).....	25,000.00
Losses resisted.....	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 38,400.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890	7,516	\$ 10,550,000.00	891	\$ 1,083,000.00
Policies or certificates written during the year 1891.....	1,180	1,434,500.00	127	137,500.00
Total.....	8,705	\$ 11,984,500.00	1,018	\$ 1,220,500.00
Deduct number and amount which have ceased to be in force during 1891.....	505	653,500.00	92	105,500.00
Total policies or certificates in force December 31, 1891.....	8,200	\$ 11,331,000.00	926	\$ 1,115,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	21	37,433.34	3	3,000.00
Losses and claims on policies or certificates incurred during year 1891.....	77	105,500.00	7	7,500.00
Total.....	98	\$ 142,933.34	10	\$ 10,500.00
Losses and claims on policies or certificates paid during the year 1891.....	69	101,533.34	9	9,700.00
Policies or certificates terminated by death during 1891.....	77	105,500.00	7	7,500.00
Policies or certificates terminated by lapse during 1891.....	428	548,000.00	92	105,500.00



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Ten per cent of same is set aside for the emergency fund. None other.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for.

Answer. None whatever.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Yes.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Yes. The American Experience Table is used in a modified form. Assessments are based on age at entry.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-four thousand, nine hundred and six dollars and fifteen cents.

For what purpose, how is it created and where deposited?

Answer. For use in cases of excessive mortality. By setting aside 10 per cent of all mortuary assessments. In United States registered 4 per cent bonds and in the Galesburg National bank.

Are officers and directors elected at the annual meeting of members? If not, how are they selected?

Answer. Directors are elected by the members at each annual meeting. The board of directors elect all officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. Also devisees.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. Assessments are issued by order of the board of managers, for the purpose of paying death losses when they occur. The charter and by-laws of the association provide that the board of managers shall order such assessments.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Have no classes. One ordinary assessment upon the membership, December 31, 1891, will produce \$7,741.35.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

## SOUTHWESTERN MUTUAL LIFE ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, A. B. COOPER.

Secretary, H. S. HALBERT.

Incorporated, August 2, 1882. Commenced business, August 2, 1882.

Principal office, Marshalltown, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year .....\$ 30,013.31

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 14,529.00
Annual dues and fees as per contract, without any deduction whatever.....	14,826.01
Assessments: Mortuary, \$44,666.15.....	44,666.15
Medical examiners' fees paid by applicant, not reported to this office.....	None.

Total paid by members.....	\$ 74,021.16
Interest, \$2,306.51; rent, none.....	2,306.51
Advances to agents repaid.....	94.10
Cash received from all other sources, viz:	
Collections.....	1,027.84
Investment, \$500.25; rejected applications, \$709.02.....	1,209.27
(Assessments paid in advance, \$229.25.)	

Total income.....\$ 78,838.97

Total net resources.....\$ 117,852.28



## DISBURSEMENTS DURING YEAR 1891.

Options returned to members.....	\$ 687.38
Losses and claims (detailed schedule filed).....	43,000.00
Commissions and fees returned to members.....	4,374.98
Advanced payments returned to rejected applicants.....	709.02
Total paid to members.....	\$ 48,771.38
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	15,053.87
Commissions paid or allowed for collecting assessments.....	1,934.06
Salaries of managers and agents not paid by commissions.....	3,915.83
Salaries and expenses of officers, \$4,026.37; other compensation of officers, none.....	4,026.37
Salaries and other compensation of office employees.....	1,631.29
Medical examiners' fees whether paid direct by members or otherwise.....	403.60
Rent, \$112.50; taxes, \$19.80; advertising and printing, \$1,509.31.....	1,641.61
Advanced to officers and agents to be repaid out of future salaries or commissions.....	360.24
All other items, viz: Postage, express and telegrams, \$667.14; legal services, \$789.41.....	1,456.55
Stationery, \$429.89; general office expenses, \$274.30.....	704.19
Advanced assessments applied, included above, \$223.25.....	
(Total expenses, \$31,128.92.)	
Total disbursements.....	\$ 79,900.39
Balance.....	\$ 37,931.98

## NET OR INVESTED ASSETS.

Loans on mortgages (first liens) on real estate.....	\$ 35,600.00
Agents' ledger balances.....	515.75
Cash deposits in banks on emergency or reserve fund account: Marshalltown State Bank.....	889.92
Insurance department, Missouri.....	1,000.00
All other deposits: First National Bank, Marshalltown, Iowa.....	462.06
Total net or invested assets.....	\$ 38,467.73
Deduct depreciation of assets to bring same to market value and agents' balance unsecured.....	515.75
Total net or invested assets, less depreciation.....	\$ 37,951.98

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$757.28.....	\$ 757.28
Rents due, none; accrued, none.....	None.
Promissory notes.....	4,652.10
Total non-invested assets.....	\$ 5,409.38
Gross assets.....	\$ 43,361.36

## LIABILITIES.

Losses adjusted, due and unpaid, (number of claims —).....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$223.25.....	\$ 223.25
Total actual liabilities.....	\$ 223.25
Balance, net assets.....	\$ 43,138.11

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	\$ 15,000.00
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses unadjusted, none; resisted, none; reported, none.....	None.
Total due from members.....	\$ 15,000.00
Net amount due from members.....	\$ 15,000.0

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims, —).....	None.
Losses in process of adjustment, (number of claims, 5).....	\$ 8,000.00
Losses reported, (number of claims, 4).....	7,500.00
Losses resisted, (number of claims, —).....	None.
Total contingent mortuary liabilities.....	\$ 15,500.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	3,374	\$ 4,828,500	3,256	\$ 4,747,000
Policies or certificates written during the year 1891.....	1,513	2,127,000	1,165	1,662,500
Total.....	4,887	\$ 6,955,500	4,421	\$ 6,409,500
Deduct number and amount which have ceased to be force during 1891.....	837	1,144,000	821	1,150,000
Total policies or certificates in force December 31, 1891.....	4,050	\$ 5,851,500	3,600	\$ 5,259,500
Losses and claims on policies or certificates unpaid December 31, 1890.....	1	1,000	1	1,000
Losses and claims on policies or certificates incurred during year 1891.....	29	57,500	25	53,500
Total.....	40	\$ 58,500	26	\$ 54,500
Losses and claims on policies or certificates paid during the year 1891.....	31	43,000	27	40,000
Policies or certificates terminated by death during 1891.....	29	57,500	25	53,500
Policies or certificates terminated by lapse during 1891.....	798	1,086,500	786	1,066,500

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
Answer. Three thousand dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. All policies now written are paid in full, regardless of the amount received from quarterly premiums; deficiency, if any, made up from reserve fund.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. Twenty-five per cent to reserve fund to meet increasing liabilities of the association.



Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No endowments; members may surrender policy after ten years and receive from reserve fund their twenty-five per cent or such a portion as may not have been used for meeting increase of liability.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Graded.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Actuaries' table; fixed rate at age of entrance, twenty-five per cent accumulation to meet increase of age.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. Thirty-seven thousand four hundred eighty-nine dollars and nine-two cents.

For what purpose, how is it created and where deposited?

Answer. To meet increasing liabilities of the association; by laying aside twenty-five per cent of mortuary collections; Auditor of State.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To meet death losses and to meet increasing liabilities of association; articles of incorporation.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Five thousand dollars.

## ANNUAL STATEMENT

*For the year ending December 31, 1891, of the condition of the*

### UNION FRATERNAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, F. R. CROCKER.

Secretary, C. H. THORPE.

[Incorporated, October 25, 1890. Commenced business, January 2, 1891.]

Principal office, Council Bluffs, Iowa.

#### INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions .....	\$ 7,692.00
Assessments: Mortuary, \$3,198.67; expense, \$1,337.00 .....	4,535.67

Total paid by members .....	\$ 12,227.67
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Cash received from all other sources, viz:

Advanced by incorporators .....	906.44
Sundry accounts .....	226.13
(Assessments paid in advance, \$101.03.)	

Total net resources .....	\$ 13,360.24
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#### DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed) .....	\$ 3,075.71
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Total paid to members .....	\$ 3,075.71
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Commissions and fees retained by or paid or allowed to agents on account of fees and dues .....	7,602.00
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Commissions paid or allowed for collecting assessments .....	135.02
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Salaries of managers and agents not paid by commissions .....	303.00
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Salaries of officers, \$.....; other compensation of officers .....	101.12
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Salaries and other compensation of office employees .....	302.00
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Medical examiners' fees, whether paid direct by members or otherwise .....	10.53
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Rent, \$160.50; taxes, none; advertising and printing, \$367.77 .....	518.27
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Advanced to officers and agents to be repaid out of future salaries or commissions .....	247.39
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All other items, viz: Postage, \$318.40; stationery, \$49.00; express, \$7.25; agents' certificates, \$37.53; filing articles, \$23.15; traveling expense, officers and agents, \$186.86; legal expense, \$2.00; telegrams, \$13.78; furniture and fixtures, \$100.10; light, fuel and janitor, \$45.83 .....	784.50
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(Advanced assessments applied, included above, \$45.10.)

(Total expenses, \$10,183.73.)

Total disbursements .....	\$ 13,259.44
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Balance .....	\$ 100.80
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## NET OR INVESTED ASSETS.

Cash in office.....	\$ 77.49	
Cash deposits in banks on emergency or reserve fund account:		
All other deposits:		
Chariton Bank, Chariton, Iowa.....	23.31	
Total net or invested assets, less depreciation.....	\$	100.80

## LIABILITIES.

Losses adjusted, due and unpaid, (number of claims...).....	None.	
Advance assessments.....	\$ 55.93	
Total actual liabilities.....	\$	55.93
Balance, net assets.....	\$	44.87

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due, (number of claims...).....	None.	
Losses in process of adjustment, (number of claims, 1).....	\$ 75.00	
Losses reported, (number of claims, 8) estimated liability.....	372.85	
Losses resisted, (number of claims...).....	None.	
Total contingent mortuary liabilities.....	\$	447.85

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.
Policies or certificates written during the year 1891.....	1,564	\$ 3,784,000.00
Deduct number and amount which have ceased to be in force during 1891.....	786	2,017,000.00
Total policies or certificates in force December 31, 1891.....	778	\$ 1,767,000.00
Losses and claims on policies or certificates incurred during year 1891.....	92	\$ 3,523.56
Losses and claims on policies or certificates paid during the year 1891.....	83	3,075.71
Policies or certificates terminated by death during 1891.....	None	
Policies or certificates terminated by lapse during 1891.....	786	2,017,000.00

\*Estimated.

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Five thousand dollars.  
 Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.  
 Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.  
 Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. To pay losses and expenses; under authority of the board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One thousand, five hundred and fifty-six dollars.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## UNITED STATES MASONIC BENEVOLENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, HON. JOSEPH R. REED.

Secretary, WILLIAM J. JAMESON.

[Incorporated, February 5, 1884. Commenced business, February, 1886.]

Principal office, Masonic Temple, Council Bluffs, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 122,012.46

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions..... \$ 20,002.00  
 Annual dues as per contract, without any deduction whatever..... None.

Assessments: Mortuary, \$138,102.00; expense, \$45,965.65..... 184,067.65

Medical examiners' fees paid by applicant..... None.

Interest..... 7,197.80

Cash received from all other sources, viz:

Guarantee fund..... 21,454.00

Exchange..... 28.44

Certificate of expense..... 34.40

Advance assessment..... 374.27

Total income..... \$ 233,848.56

Total net resources..... \$ 355,861.02



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 132,500.00
Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	20,692.00
Commissions paid or allowed for collecting assessments.....	3,875.35
Salaries of managers and agents not paid by commissions.....	11,484.79
Salaries of officers and clerk hire, \$16,685.22; other compensation of officers, none.....	16,685.22
Salaries and other compensation of office employees.....	None.
Medical examiners' fees, whether paid direct by members or otherwise.....	3,046.50
Rent, included in expenses; taxes, included in expenses; advertising, and printing.....	1,743.15
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	None.
All other items, viz:	
Postage.....	1,668.71
General fund.....	382.28
Expenses.....	5,509.54
Guarantee fund returned.....	570.00
Traveling expenses.....	1,825.19
Total disbursements.....	\$ 200,072.73
Balance.....	\$ 155,788.29

## NET OR INVESTED ASSETS.

Guarantee notes.....	\$ 118,079.00
Cost value of real estate in cash, exclusive of incumbrances. None.	
Loans on mortgages (first liens) on real estate.....	6,260.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	None.
Agents' ledger balances.....	3,083.13
Cash in Citizens' State Bank.....	8,044.16
Cash in banks on emergency or reserve fund account:	
Guarantee cash deposited, State of Iowa.....	10,000.00
Guarantee cash deposited, State of Missouri.....	1,000.00
All other deposits:	
Guarantee cash, Citizens' State Bank, Council Bluffs, Iowa.....	9,382.00
Total net or invested assets.....	\$ 155,788.29
Total net or invested assets, less depreciation.....	\$ 155,788.29

## NON-INVESTED ASSETS.

Interest due, \$5,216.30; accrued, \$120.41.....	\$ 5,336.71
Rents due, none; accrued.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	5,336.71
Gross assets.....	\$ 161,125.00

## LIABILITIES.

Losses adjusted, due and unpaid (number of claims,....)	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$374.27; bonus or dividend obligations, none.....	\$ 374.27
All other (not including contingent mortuary).....	None.
Total actual liabilities.....	\$ 374.27
Balance net assets.....	\$ 160,750.73

## CONTINGENT MORTUARY ASSETS.

Mortuary assessments, called and not yet due.....	None.
Mortuary assessments due and unpaid.....	None.
Mortuary assessments not yet called for losses adjusted, \$20,000.00; resisted, none; reported, none.....	\$ 20,000.00
Net amount due from members.....	\$ 20,000.00

## CONTINGENT MORTUARY LIABILITIES.

Losses adjusted, not yet due (number of claims, \$).....	\$ 20,000.00
Losses in process of adjustment, (number of claims,....)	None.
Losses reported, (number of claims,....)	None.
Losses resisted, (number of claims,....)	None.
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 20,000.00

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	7,924	19,810,000.00	1,309	\$ 3,022,500.00
Policies or certificates written during the year 1891.....	2,634	4,920,000.00	332	807,500.00
Total.....	9,558	24,730,000.00	1,541	\$ 3,830,000.00
Deduct number and amount which have ceased to be in force during 1891.....	1,872	4,662,500.00	426	1,061,250.00
Total policies or certificates in force December 31, 1891.....	8,086	20,067,500.00	1,115	\$ 2,768,750.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	11	27,500.00		
Losses and claims on policies or certificates incurred during year 1891.....	50	125,000.00	1	2,500.00
Total.....	61	152,500.00	1	\$ 2,500.00
Losses and claims on policies or certificates paid during the year 1891.....	53	132,500.00	1	2,500.00
Policies or certificates terminated by death during 1891.....	50	125,000.00	1	2,500.00
Policies or certificates terminated by lapse during 1891.....	1,322	4,537,500.00	425	1,038,750.00



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?  
 Answer. Six thousand two hundred and fifty dollars. Two certificates of twenty-five hundred dollars each and one twelve hundred and fifty dollars.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. We have a surplus of members which insures the payment of certificates in full.

In any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. We deduct twenty-five per cent for expenses.  
 Does the association or company loan endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.  
 In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. On age at entry.  
 If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Twenty-one to thirty years, \$1.00; thirty to forty years, \$1.10; forty to forty-five years, \$1.20; forty-five to fifty years, \$1.30; fifty to fifty-two years, \$1.40.

Has the society an emergency or reserve fund?

Answer. Yes.  
 What is the amount thereof?

Answer. One hundred and forty-four thousand six hundred and sixty-one dollars.

For what purpose, how is it created and where deposited?

Answer. Each member joining gives a guarantee of twelve dollars in cash or a note payable in six, twelve, eighteen and twenty-four months for each certificate for the payment of his assessment; it is loaned out according to the laws of Iowa governing this kind of insurance.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.  
 Is a medical examination required before issuing a certificate to applicants?

Answer. Yes.  
 Are certificates issued to persons other than the families or heirs of the member?

Answer. No.  
 Are assignments of certificates to other than such persons allowed?

Answer. No.  
 For what purpose are assessments made, and under what authority?

Answer. For the purpose of paying death losses and current expenses; under authority of board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. Nine thousand dollars (\$9,000.00).

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## UNITED STATES MUTUAL ACCIDENT ASSOCIATION.

Organized under the laws of the State of New York, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, CHARLES E. PEET.

Secretary, JAMES H. FITCHES.

Incorporated under Chap. 226, Laws of 1888. Commenced business, November 3, 1887.  
 Re-incorporated, March 11, 1888, under Chap. 178, Laws of 1887.

Principal office, 226, 227 and 228 Broadway, New York City.

Attorney for service of process in Iowa, LORAN W. REYNOLDS, Bismarck, Iowa.

## BALANCE SHEET.

Amount of net or invested assets December 31st of previous year..... \$ 251,647.52

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents, without deductions for commissions or other expenses, as follows:	
Gross amount of membership fees required or represented by application, without deductions.....	\$ 50,000.00
Annual dues as per contract, without any deductions whatever.....	None.
Assessments: Mortuary, none; expense, \$257,002.50; indemnity, \$254,478.00.....	511,500.50
Medical examiners' fees paid by applicant.....	None.
Total paid by members.....	\$ 565,540.50
Interest, \$3,789.50; rent, none.....	3,789.50
Advances to agents repaid.....	None.
Assessments paid in advance, \$108,712.52.....	
Total income.....	\$ 678,030.50
Total net resources.....	\$ 929,678.02



## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 410,107.28
Advanced payments returned to rejected applicants.....	None.
Total paid to members.....	\$ 410,107.28
Commissions and fees retained by, or paid or allowed to agents on account of fees and dues.....	194,179.54
Commissions paid or allowed for collecting assessments.....	20,910.00
Salaries of managers and agents not paid by commissions.....	97,191.23
Salaries of officers, \$20,904.06; other compensation of officers, none.....	20,904.06
Salaries and other compensation of office employees.....	91,543.58
Medical examiners' fees, whether paid direct by members or otherwise.....	17,484.87
Rent, \$15,129.02; taxes, \$7,775.03; advertising and printing, \$30,254.21.....	50,158.26
Advanced to officers and agents, to be repaid out of future salaries or commissions.....	Nothing.
All other items, viz: Furniture, \$4,394.89; postage and exchange, \$18,986.17; books and stationery, \$8,880.00; miscellaneous charges, \$13,925.40; special deposits of 1890 and contribution returned, \$81,035.94; traveling expenses, \$9,209.47; legal expenses, \$15,270.26.....	151,703.13
Advanced assessments applied, included above, \$196,578.14.) (Total expenses, \$593,134.67.)	
Total disbursements.....	\$1,003,241.95
Balance.....	\$ 167,735.83

## NET OR INVESTED ASSETS.

Cost value of real estate in cash, exclusive of incumbrances. None.	
Loans on mortgages (first liens) on real estate.....	\$ 87,000.00
Loans secured by pledge of bonds, stocks or other marketable collaterals.....	None.
Cost value of bonds and stocks owned absolutely.....	11,837.47
Agents' ledger balances.....	13,762.75
Cash in office.....	5,022.50
Cash deposits in banks on emergency or reserve fund account:	
Atlantic Trust Co.....	\$ 13,000.00
Tradesmen's National Bank.....	30,153.48— 43,153.48
All other deposits:	
Central National Bank.....	\$ 1,705.22
Tradesmen's National Bank.....	5,254.41— 6,959.63
Total net or invested assets.....	\$ 167,735.83
Total net or invested assets, less depreciation.....	\$ 167,735.83

## NON-INVESTED ASSETS.

Interest due, none; accrued, \$1,543.67.....	\$ 1,543.67
Rents due, none; accrued, none.....	None.
Market value of real estate over cost and incumbrances.....	None.
Market value of bonds and stocks over cost.....	None.
Total non-invested assets.....	\$ 1,543.67
Gross assets.....	\$ 169,279.50

## LIABILITIES.

Losses adjusted, due and unpaid.....	None.
Taxes due and accrued.....	None.
Salaries, rents and office expenses due and accrued.....	None.
Borrowed money, none; interest accrued on same.....	None.
Advance assessments, \$11,014.87; bonus or dividend obligations.....	\$ 11,014.87
All other (not including contingent mortuary), viz: Unpaid accounts, estimated.....	7,000.00
Total actual liabilities.....	\$ 18,014.87
Balance, net assets.....	\$ 151,264.63

## CONTINGENT MORTUARY AND INDEMNITY ASSETS.

Mortuary and indemnity assessments called and not yet due.....	\$ 26,502.00
Mortuary and indemnity assessments due and unpaid.....	None.
Mortuary and indemnity assessments not yet called for losses unadjusted, \$39,026.08; resisted, \$25,500.00; reported, \$15,000.00.....	82,526.08
Total due from members.....	\$ 109,088.08
Deduct estimated cost of collection.....	4,100.00
Net amount due from members.....	\$ 104,988.08

## CONTINGENT MORTUARY AND INDEMNITY LIABILITIES.

Losses adjusted, not yet due, (number of claims, .....)	None.
Losses in process of adjustment, (number of claims, 123).....	\$ 30,926.08
Losses reported, (number of claims, 86).....	18,000.00
Losses resisted, (number of claims, 6).....	25,500.00
All other contingent liabilities.....	None.
Total contingent mortuary liabilities.....	\$ 82,526.08

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	TOTAL BUSINESS OF 1891.		BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.	Number.	Amount.
Policies or certificates in force December 31, 1890.....	55,382	\$270,297,500.00	901	\$4,367,000.00
Re-instatements on certificates issued prior to December 31, 1890, for which new certificates were not issued.....	167	798,000.00	3	15,000.00
Policies or certificates written during the year 1891.....	30,882	147,054,450.00	1,121	4,901,500.00
Total.....	86,431	\$418,149,950.00	2,025	\$9,283,500.00
Deduct number and amount which have ceased to be in force during 1891.....	57,913	132,787,800.00	885	4,918,500.00
Total policies or certificates in force December 31, 1891.....	28,518	\$285,362,150.00	1,140	\$4,365,000.00
Losses and claims on policies or certificates unpaid December 31, 1890.....	192	72,721.42	1	15.00
Losses and claims on policies or certificates incurred during year 1891.....	3,629	419,911.94	77	5,914.35
Total.....	3,821	\$ 492,633.36	78	\$ 5,929.35
Losses and claims on policies or certificates paid during the year 1891.....	3,610	410,107.28	69	5,581.14
Policies or certificates terminated by death during 1891, by accident.....	26	117,806.00		
Policies or certificates terminated by lapse during 1891.....	27,887	132,670,306.00	885	4,918,500.00



## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Ten thousand dollars and equal amount covering injuries sustained while traveling.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. No.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. None made this year.

Has the society an emergency or reserve fund?

Answer. Yes.

What is the amount thereof?

Answer. One hundred forty-one thousand nine hundred ninety dollars and nine cents.

For what purpose, how is it created and where deposited?

Answer. For paying excessive losses by accident; created by surplus from assessment funds. In mortgages, \$87,000.00; cash, \$13,000.00, deposited with Atlantic Trust Company, New York; \$1,000.00 St. Louis City bonds, cost \$1,000.00; \$10,000.00 Saratoga county, N. Y., bonds, cost \$10,837.47; deposited with Mercantile Trust Company, New York; cash \$30,153.48, deposited with Tradesmen's National Bank, New York.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Except treasurer who is not a member of the board and is appointed by board of directors; secretary holds office during good behavior.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the member?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For payment of indemnity claims and expense of conducting business; board of directors.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. One hundred twenty-three thousand nine hundred nineteen dollars actually received on last matured assessment.

## ANNUAL STATEMENT

For the year ending December 31, 1891, of the condition of the

## WESTERN ACCIDENT ASSOCIATION.

Organized under the laws of the State of Iowa, made to the Auditor of the State of Iowa, pursuant to the laws of said State.

President, A. F. HARADON.

Secretary, J. G. VAN ORMAN.

[Incorporated, September 7, 1891. Commenced business, September 8, 1891.]

Principal office, Marshalltown, Marshall county, Iowa.

## INCOME DURING YEAR 1891.

Gross amount paid by members to the association or its agents without deductions for commissions or other expenses, as follows:

Gross amount of membership fees required or represented by application, without deductions.....	\$ 104.75
Assessments: Indemnity, \$467.33; expense, \$181.76.....	649.00

Total paid by members.....	\$ 753.84
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Cash received from all other sources, viz.: Notes.....	115.75
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Paymasters' orders.....	2,565.84
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(Assessments paid in advance, included above, \$115.50.)

Total income.....	\$ 3,435.43
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Total net resources.....	\$ 3,435.43
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## DISBURSEMENTS DURING YEAR 1891.

Losses and claims (detailed schedule filed).....	\$ 165.36
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Total paid to members.....	\$ 165.36
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Commissions and fees retained by or paid or allowed to agents on account of fees and dues.....	104.75
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Commissions paid or allowed for collecting assessments.....	15.15
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Rent, \$30.00; taxes, \$... ..; advertising and printing, \$79.51.....	109.51
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All other items, viz: Auditor, \$10.00; Secretary of State, \$10.00; postage, \$12.50; agents' certificates, \$4.50; traveling expenses, \$30.10.....	57.10
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(Advance assessments applied, included above, \$115.50.)

(Total expenses, \$286.51.)

Total disbursements.....	\$ 451.87
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Balance.....	\$ 2,983.56
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## NET OR INVESTED ASSETS.

Paymasters' orders, \$2,565.84; notes, \$115.75.....	\$ 2,681.59
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Cash deposits in banks on emergency or reserve fund account:

Marshalltown State Bank.....	301.97
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Total net or invested assets.....	\$ 2,983.56
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Total net or invested assets, less depreciation.....	\$ 2,983.56
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## LIABILITIES.

Advance assessments.....	\$ 115.50
Total actual liabilities.....	\$ 115.50
Balance, net assets.....	\$ 2,868.06

## EXHIBIT OF CERTIFICATES OR POLICIES—NUMBER AND AMOUNT.

	BUSINESS IN IOWA DURING 1891.	
	Number.	Amount.
Policies or certificates in force December 31, 1890.....	None	\$.....
Policies or certificates written during the year 1891.....	393	741,625.00
Total.....	393	741,625.00
Deduct number and amount which have ceased to be in force during 1891.....	110	224,500.00
Total policies or certificates in force December 31, 1891.....	283	516,525.00
Losses and claims on policies or certificates unpaid Dec. 31, 1890.....	None	.....
Losses and claims on policies or certificates incurred during year 1891.....	14	165.36
Total.....	14	165.36
Losses and claims on policies or certificates paid during the year 1891.....	14	165.36
Policies or certificates terminated by death during 1891.....	None	.....
Policies or certificates terminated by lapse during 1891.....	110	224,500.00

## MISCELLANEOUS QUESTIONS.

What is the maximum amount of the certificate or certificates issued on any one life?

Answer. Five thousand dollars for accidental death and \$25.00 weekly indemnity.

Do the certificates or policies issued by the association specify a fixed amount to be paid, regardless of amount realized from assessments to meet the same? If so, state how the amount is guaranteed, and whether such guarantee or premium is allowed any dividend or endowment return.

Answer. No.

Is any part of the mortuary assessments used for any purpose except to pay mortuary claims? If so, what amount and for what purpose?

Answer. No.

Does the association or company issue endowment certificates or policies, or undertake and promise to pay to members during life, without regard to physical condition, any sum of money or thing of value? If so, how are these payments or promises provided for?

Answer. No.

In levying mortuary assessments, are they graded on any table of mortality, or are fixed sums charged without regard to age?

Answer. Fixed sums charged.

If mortality tables are used, please name them, and state if assessments are levied on age at entry, or on age at date of assessment.

Answer. Not applicable to accident insurance.

Has the society an emergency or reserve fund?

Answer. No.

Are the officers and directors elected at annual meeting of members?

Answer. Yes.

If not, how are they selected?

Answer. Members elect directors; directors elect officers.

Is a medical examination required before issuing a certificate to applicants?

Answer. No.

Are certificates issued to persons other than the families or heirs of the members?

Answer. No.

Are assignments of certificates to other than such persons allowed?

Answer. No.

For what purposes are assessments made, and under what authority?

Answer. For the purpose of paying death claims and necessary expenses; also weekly indemnity.

What sum of money would an ordinary assessment for the payment of a single certificate produce in each class?

Answer. About \$778.25.



## NAME AND LOCATION OF COMPANIES—CONTINUED.

## NAME AND LOCATION OF COMPANIES.

Companies authorized to do business in Iowa for the current year.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
<b>IOWA COMPANIES.</b>		
Anchor Mutual Fire.....	Creston.....	Iowa.
Burlington.....	Burlington.....	Iowa.
Capital.....	Des Moines.....	Iowa.
Council Bluffs.....	Des Moines.....	Iowa.
Des Moines.....	Des Moines.....	Iowa.
Dubuque Fire and Marine.....	Dubuque.....	Iowa.
Farmers.....	Cedar Rapids.....	Iowa.
Fidelity Mutual Fire Association.....	Des Moines.....	Iowa.
German Mutual Fire.....	Davenport.....	Iowa.
Hawkeye.....	Des Moines.....	Iowa.
Indemnity.....	Davenport.....	Iowa.
Iowa Fire Insurance Company.....	Des Moines.....	Iowa.
Iowa State Mutual.....	Des Moines.....	Iowa.
Key City.....	Dubuque.....	Iowa.
Merchants and Bankers Mutual.....	Des Moines.....	Iowa.
Merchants and Manufacturers Fire.....	Clinton.....	Iowa.
Mill Owners Mutual Fire.....	Des Moines.....	Iowa.
Security Fire.....	Davenport.....	Iowa.
State.....	Des Moines.....	Iowa.
<b>OTHER THAN IOWA COMPANIES.</b>		
Alma.....	Hartford.....	Connecticut.
Agricultural.....	Waterloo.....	New York.
American.....	Boston.....	Massachusetts.
American.....	Newark.....	New Jersey.
American Central.....	St. Louis.....	Missouri.
American Fire.....	New York.....	New York.
American Fire.....	Philadelphia.....	Pennsylvania.
Boylston.....	Boston.....	Massachusetts.
British American Assurance.....	Toronto.....	Canada.
Buffalo German.....	Buffalo.....	New York.
Caledonian—U. S. Branch.....	Philadelphia.....	Pennsylvania.
California.....	San Francisco.....	California.
Citizens.....	New York.....	New York.
Citizens.....	Pittsburg.....	Pennsylvania.
City of London Fire—U. S. Branch.....	Boston.....	Massachusetts.
Commercial Union—U. S. Branch.....	New York.....	New York.
Concordia Fire.....	Milwaukee.....	Wisconsin.
Continental Fire.....	Hartford.....	Connecticut.
Continental.....	New York.....	New York.
Delaware.....	Philadelphia.....	Pennsylvania.
Detroit Fire and Marine.....	Detroit.....	Michigan.
Dwelling House.....	Boston.....	Massachusetts.
Eagle Fire.....	New York.....	New York.
Equitable Fire and Marine.....	Providence.....	Rhode Island.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Farmers Fire.....	York.....	Pennsylvania.
Fire Association of Philadelphia.....	Philadelphia.....	Pennsylvania.
Firemen's.....	Chicago.....	Illinois.
Firemen's.....	Newark.....	New Jersey.
Fireman's Fund.....	San Francisco.....	California.
Franklin.....	Philadelphia.....	Pennsylvania.
German.....	Freeport.....	Illinois.
German Fire.....	Joliet.....	Illinois.
Germania Fire.....	New York.....	New York.
German American.....	New York.....	New York.
Grand Fire and Marine.....	Philadelphia.....	Pennsylvania.
Glens Falls.....	Glens Falls.....	New York.
Grand Rapids Fire.....	Grand Rapids.....	Michigan.
Greenwich.....	New York.....	New York.
Guardian Assurance—U. S. Branch.....	New York.....	New York.
Hamburg-Bremen Fire—U. S. Branch.....	New York.....	New York.
Hanover Fire.....	New York.....	New York.
Hartford Fire.....	Hartford.....	Connecticut.
Home.....	New York.....	New York.
Imperial Fire—U. S. Branch.....	Boston.....	Massachusetts.
Insurance Company of North America.....	Philadelphia.....	Pennsylvania.
Insurance Company of the State of Pennsylvania.....	Jersey City.....	Pennsylvania.
Jersey City.....	Jersey City.....	New Jersey.
Lancashire—U. S. Branch.....	New York.....	New York.
Lion—U. S. Branch.....	Hartford.....	Connecticut.
Liverpool and London and Globe—U. S. Branch.....	New York.....	New York.
London Assurance Corporation—U. S. Branch.....	New York.....	New York.
London and Lancashire Fire—U. S. Branch.....	Chicago.....	Illinois.
Manchester Fire Assurance—U. S. Branch.....	Chicago.....	Illinois.
Mechanics.....	Philadelphia.....	Pennsylvania.
Mercantile Fire and Marine.....	Boston.....	Massachusetts.
Mutual Fire.....	New York.....	New York.
Merchants.....	Newark.....	New Jersey.
Merchants.....	Providence.....	Rhode Island.
Michigan Fire and Marine.....	Detroit.....	Michigan.
Milwaukee Mechanics.....	Milwaukee.....	Wisconsin.
National Fire.....	Hartford.....	Connecticut.
Newark Fire.....	Newark.....	New Jersey.
New Hampshire Fire.....	Manchester.....	New Hampshire.
New York Bowery Fire.....	New York.....	New York.
Niagara Fire.....	New York.....	New York.
Northern Assurance—U. S. Branch.....	New York.....	New York.
North British and Mercantile—U. S. Branch.....	New York.....	New York.
Northwestern National.....	Milwaukee.....	Wisconsin.
Norwich Union—U. S. Branch.....	New York.....	New York.
Oakland Home.....	Oakland.....	California.
Ohio Farmers.....	Le Roy.....	Ohio.
Orient.....	Hartford.....	Connecticut.
Pacific Fire.....	New York.....	New York.
Pennsylvania Fire.....	Philadelphia.....	Pennsylvania.
People's Fire.....	Manchester.....	New Hampshire.
Phoenix.....	Brooklyn.....	New York.
Phoenix Assurance—U. S. Branch.....	Hartford.....	Connecticut.
Phoenix Assurance—U. S. Branch.....	New York.....	New York.
Providence Washington.....	Providence.....	Rhode Island.
Prussian National—U. S. Branch.....	Chicago.....	Illinois.
Queen Insurance Company of America.....	New York.....	New York.
Rochester German.....	Rochester.....	New York.
Rockford.....	Rockford.....	Illinois.



## NAME AND LOCATION OF COMPANIES—CONTINUED.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
Royal—U. S. Branch	Chicago	Illinois.
Saint Paul Fire and Marine	St. Paul	Minnesota.
Scottish Union and National—U. S. Branch	Hartford	Connecticut.
Security	New Haven	Connecticut.
Springfield Fire and Marine	Springfield	Massachusetts.
State Investment and Insurance Co.	San Francisco	California.
Sun	San Francisco	California.
Sun Insurance Office—U. S. Branch	New York	California.
Syndicate	Minneapolis	Minnesota.
Traders	Chicago	Illinois.
Union	Philadelphia	Pennsylvania.
Union Assurance Society—U. S. Branch	New York	New York.
United Firemen's	Philadelphia	Pennsylvania.
United States Fire	New York	New York.
Westchester Fire	New York	New York.
Western Assurance	Toronto	Canada.
Williamsburg City Fire	Brooklyn	New York.

## LIFE.

Aetna	Hartford	Connecticut.
Connecticut General	Hartford	Connecticut.
Connecticut Mutual	Hartford	Connecticut.
Equitable	Des Moines	Iowa.
Equitable	New York	New York.
Germania	New York	New York.
Home	Brooklyn	New York.
Life Indemnity and Investment Company	Sioux City	Iowa.
Manhattan	New York	New York.
Massachusetts Mutual	Springfield	Massachusetts.
Michigan Mutual	Detroit	Michigan.
Mutual	New York	New York.
Mutual Benefit	Newark	New Jersey.
National	Montpelier	Vermont.
New York	New York	New York.
Northwestern Mutual	Milwaukee	Wisconsin.
Pacific Mutual	San Francisco	California.
Penn Mutual	Philadelphia	Pennsylvania.
Phoenix Mutual	Hartford	Connecticut.
Provident Life and Trust	Philadelphia	Pennsylvania.
Provident Savings Life	New York	New York.
Register Life and Annuity	Davenport	Iowa.
Loyal Union Mutual	Des Moines	Iowa.
Travelers	Hartford	Connecticut.
Union	Omaha	Nebraska.
Union Central	Cincinnati	Ohio.
Union Mutual	Portland	Maine.
United States	New York	New York.
Washington	New York	New York.

## ACCIDENT.

Standard Life and Accident	Detroit	Michigan.
Travelers Life and Accident	Hartford	Connecticut.

## NAME AND LOCATION OF COMPANIES—CONTINUED.

## CASUALTY.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
American Casualty Insurance and Security Co.	Baltimore	Maryland.
American Employers Liability Insurance Co.	Jersey City	New Jersey.
Employers Liability Assur. Corp.—U. S. Branch	Boston	Massachusetts.
Fidelity and Casualty Company	New York	New York.
Hartford Steam Boiler Inspection and Insurance Company	Hartford	Connecticut.
Lloyd's Plate Glass	New York	New York.
Metropolitan Plate Glass	New York	New York.
New Jersey Plate Glass	Newark	New Jersey.
New York Plate Glass	New York	New York.

## FIDELITY.

American Surety	New York	New York.
Guarantee Company of North America	Montreal	Canada.

## LIVE STOCK.

Northwestern Live Stock	Des Moines	Iowa.
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## LIFE ASSESSMENT ASSOCIATIONS.

Bankers Life Association	Des Moines	Iowa.
Citizens Life Association	Cherokee	Iowa.
Connecticut Indemnity Association	Waterbury	Connecticut.
Covenant Mutual Benefit Association	Galesburg	Illinois.
Des Moines Life Association	Des Moines	Iowa.
Economic Guaranty Life Association	Clinton	Iowa.
Equitable Mutual Life and Endowment Ass'n	Waterloo	Iowa.
Federal Life Association	Davenport	Iowa.
Fidelity Mutual Life Association	Philadelphia	Pennsylvania.
Fidelity Mutual Protective Union	Council Bluffs	Iowa.
German-American Mutual Life Association	Burlington	Iowa.
Hartford Life and Annuity	Hartford	Connecticut.
Illinois Masonic and Pythian Benevolent Society	Chicago	Illinois.
Iowa Masons Benevolent Association	Oskaloosa	Iowa.
Iowa Mutual Benefit Association	Toledo	Iowa.
Iowa Life and Endowment Association	Oskaloosa	Iowa.
Massachusetts Benefit Association	Boston	Massachusetts.
Minnesota Scandinavian Relief Association	Red Wing	Minnesota.
Mutual Reserve Fund Life Association	New York	New York.
National Benevolent Association	Minneapolis	Minnesota.
National Fraternal Association	Council Bluffs	Iowa.
National Life Maturity Association	Washington	Dist. of Columbia.
Northern Fraternal Insurance Association	Marshalltown	Iowa.
Northwestern Masonic Aid Association	Chicago	Illinois.
Odd Fellows Annuity Association	Des Moines	Iowa.
Odd Fellows Mutual Aid and Accident Ass'n	Piqua	Ohio.
Scandinavian Mutual Aid Association	Galesburg	Illinois.
Southwestern Mutual Benefit Association	Marshalltown	Iowa.
St. Stephen's Brotherhood	Des Moines	Iowa.
United States Masonic Benevolent Association	Council Bluffs	Iowa.



## NAME AND LOCATION OF COMPANIES—CONTINUED.

## ACCIDENT ASSESSMENT ASSOCIATIONS.

NAME OF COMPANY.	LOCATION.	
	CITY.	STATE.
American Masonic Accident Association.....	Minneapolis.....	Minnesota.
American Mutual Accident Association.....	Oshkosh.....	Wisconsin.
Manufacturers Accident Indemnity.....	Geneva.....	New York.
Masons Fraternal Accident Ass'n of America....	Westfield.....	Massachusetts.
Metropolitan Accident Association.....	Chicago.....	Illinois.
National Accident Society.....	New York.....	New York.
National Masonic Accident Association.....	Des Moines.....	Iowa.
New York Accident Insurance Company.....	New York.....	New York.
Preferred Mutual Accident Association.....	New York.....	New York.
Railway Officials and Employees Accident Ass'n..	Indianapolis.....	Indiana.
Union Fraternal Accident Association.....	Council Bluffs.....	Iowa.
U. S. Mutual Accident Association.....	New York.....	New York.
Western Accident Association.....	Marshalltown.....	Iowa.

## LIVE STOCK ASSESSMENT ASSOCIATIONS.

Farmers Mutual Live Stock Insurance Ass'n.....	Des Moines.....	Iowa.
Importers and Breeders Mutual Live Stock Insurance Association.....	Sioux City.....	Iowa.

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